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CENT PER CENT.

A STORY

Written upon a Bill Stamp.







"BEAUTIFUL BOULONG!"

And the beauties who paced the Pier never moved his heart.

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Written upon a Bill Stamp.

BY

BLANCHARD JERROLD,

AUTHOR OF "THE CHILDREN OF LUTETIA," "SIGNALS OF DISTRESS,"
"AT HOME IN PARIS," "CHRONICLES OF THE CRUTCH,"
"TWO LIVES," ETC. ETC. ETC.



WITH COLOURED ILLUSTRATIONS.

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PUBLISHER'S NOTE.

THE reader may remember the great monetary panic in the City a few years since, with the outcry that took place almost immediately after against the Bill Discounters of the West End. Letters and articles filled the public journals, and the strongest indignation was expressed against the whole race of "Vampires"—as they were termed in one notorious case. It was at this period of public excitement that the author conceived the idea of writing the following story, which, from the recent reports in the public journals—showing the "Cent per Cent" system of "accommodation" still to be in full force and vigour—is perhaps as appropriate now as at any former time.



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ILLUSTRATIONS.

“BEAUTIFUL BOULONG !”

And the beauties who paced the Pier never moved his heart.
Frontispiece.

THE SIMPLE CHILD.

*Thus was it in the back parlour of “The Scrap of Paper,”
that the Simple Child gently chaffed his dear friend Zachariah,
whilst the minions in the background chuckled sily*
p. 38.

THE FIRST QUARREL.

*“So, Henry, I can now understand your motives for not
wishing me to open your letters !!!”*
“And pray what discovery have you made, Madam?”
asked her husband, with an attempt at dignity . . . p. 170.

THE MAN IN POSSESSION.

*Hereupon Mrs. Pursey went into her back parlour and
there discovered old Solomon at full length upon the sofa,
reading her husband’s pet edition of Byron . . . p. 222.*

WELCOME TO WHITECROSS STREET.

*“Glad to meet you under such extremely favourable
auspices,” said the Captain. “Do you intend to make a
long stay?”*
“I hope not,” replied the hero of this story . . . p. 250.



CENT PER CENT.

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CENT PER CENT.

CHAPTER I.

THE PREACHER AND HIS EXAMPLE.

“For if she will, she will, you may depend on’t,
And if she wont, she wont, and there’s an end on’t.”

MR. ABRAHAM PURSEY sent for his only child that he might give him an important piece of parental advice. Mr. Abraham Pursey was, indeed, very fond of giving advice. He was proud and delighted whenever his opinion was requested. It mattered not to him what the question might be on which his judgment was required. He liked to be an authority. It was his passion to regulate other people’s affairs. There was no man in his neighbourhood who could mind other people’s business half so well as he could. He was in the

front of affairs in his parish, whether the question was the important one of local self-government or the bursting of a water-pipe. As there was no subject so small that it could escape the attention of this redoubtable parochial authority, so there was none so great that it overmatched him; and Mr. Abraham Pursey imposed, it must be candidly admitted, on many. A man of strong and valiant assertion never wholly fails. He may raise up a band of enemies, but the weak and the sluggish-minded are of his army, and he can do what he listeth with them.

Now, it had been the unhappy lot of Abraham Pursey (who was a commission agent in a back lane in the City) to obtain the hand of Miss Mary Reddish. I say it was Abraham's unhappy lot, because the nature of Mary was neither placable, yielding, nor credulous. At the time of her marriage her friends had asked themselves, in astonishment, "What on earth she could see in Abraham Pursey?" while the friends of the bridegroom were friendly enough to be lost in surprise

at the unaccountable choice Abraham had made. As a young man, Abraham had held a foremost place among his bachelor companions. *His* speech and *his* vote decided the questions at their little debating club. Every debate was at its height when Abraham Pursey rose to speak. By his light his friends lit their candles. And so it came to pass, that when Abraham Pursey took unto himself a wife, he had not been schooled for matrimony, for he had not suffered contradiction. Mary Reddish, it happened, I must repeat, most unfortunately, was not a lady made in the softest feminine mould. It chanced that she inherited a strong mind (as she took early occasion to inform Abraham) from both sides of her family. To complete matters, Mary Reddish had been warned a few days before her marriage against indulging her spouse too much, by yielding to his opinions. Some friends of hers had said—

“My dear, I do believe he is the most self-opiniated man—and you know what men are

generally—the most opiated on the face of the earth. Once give in to him, and you are a slave for life.”

Miss Mary Reddish tossed her head and put her wedding-ring on ; and during her wedded life her quick ear never caught the faintest clink of a chain !

Mr. Abraham Pursey, an authority to all the world beside, was an humble recipient of advice directly he knocked at his own door. Without, he might continue “to force his opinions down other people’s throats,” as Mrs. Pursey pleasantly expressed it ; but under the roof for which it was his privilege to pay rent and taxes, he was never allowed to have a voice in the purchase of an egg-cup. Why will little men marry ladies double their size ? Mrs. Pursey looked to all muscular intents and purposes the better man of the two. Abraham’s enemies said of him that his wife could carry him comfortably in her apron-pocket. A man of Pursey’s judgment should have known better. It was not until Henry Pursey, the only child of Abraham and Mary his wife, was ad-

proaching manhood, that his father began to find some little pleasure at his own fireside ; for when the solitary suckling of the Pursey tree was of an age to hear goodly counsel, and to have his mind imbued with the settled opinions of his father ; then did Abraham begin to walk lightly homeward, that he might on winter evenings talk what Mrs. Pursey called “a parcel of rubbish to the child.” At home, Mr. Pursey had his own parlour, in which he sat alone, or received a select number of his parochial co-busybodies. Into this *sanctum* Henry was often beckoned, and, I doubt not, was taught much worldly wisdom that might have been of service to him on his way through the world. As a theorist, Mr. Abraham Pursey had not his equal within a square mile of his residence at Islington ; he was prudence, he was thrift, he was the crafty money-maker, personified. He knew all the City quicksands and *guet-à-pens*, and traps and swindles ; he was master, in the same way, of a perfect political system that would come into force directly his opinions on parliamentary reform, the

ballot, church-rates, primogeniture, and a few other little questions, were brought into active operation. The parish in which he lived might be the metropolitan model parish at any moment, if the vestry would only carry out the eight or ten propositions he had had the honour of submitting for their approval. It did happen, however—these things *will* happen—that that mysterious little business of Abraham's, which was carried on in Apple-pie Lane, City, was continually breaking down in the most unaccountable manner. Mr. Abraham Pursey's arguments on the proper way of conducting a business were incontrovertible; no rational creature could doubt their soundness. And yet there were woe and lamentation more than once in Apple-pie Lane; and that fine facility for arithmetic, which Mr. Abraham Pursey was known far and wide to possess, had to be exercised for the discovery of the exact number of pence in the pound Mr. Abraham Pursey would be able to pay. Through the rich brain of this gentleman there sailed daily any number of thousands of pounds;

he had a ship ever on its way home, that was worked with golden cordage, and that spread in the summer winds sails wrought in India's finest looms. But only the most damaged little cockle-boats ever made to shore from the ship.

There were certain long strips of paper with a Government stamp at one end of them, which always got in the way of the vessel, clogged the machinery, and broke the golden fans of her wheels. Every man has his weak point, and that of Mr. Abraham Pursey was an indestructible habit of writing his noble autograph across these oblong impediments to the arrival of his ship. He would sit in his dusky office, and, I apprehend, by way of loosening the cords of his great intellect, would amuse himself blowing these bits of paper freely away on the wind.

Mrs. Pursey had a prosaic way of looking at these peculiarities of her lord and master. She made light of his theories, she scouted his fine phrases, and told him that he would never do anything in the world, while he plunged headlong into

every fool's speculation; and thought as lightly of bills as he did of curl-papers. The inexorable logic of facts was brought with crushing weight upon poor Abraham's head. Had he not compounded three times? Would not the furniture have been sold two or three times over? Would not their very beds have been taken from under them, had not Joseph Reddish, whom lofty Mr. Abraham Pursey was wont to despise for the shallowness of his intelligence, come to their help, and bought them in? Had they not lived from hand to mouth, and could she, Mrs. Pursey, be certain that she would have a meal the next day? Had any provision been made for their child? Was Abraham, with all his vanity and pretentiousness, one little bit more before the world than he was when he married? Nay, he was not so well off; for then he had two little leaseholds in Newington Butts, and now he had the greatest difficulty in scraping the money together to pay the quarter's rent for a poking little hole in Islington. Mrs. Pursey would be bound to say that her husband had no

more idea where the money for the water-rate that was due next week, would come from, than the man in the moon.

He might talk till he was black in the face, but she was right ; she always had been right, as her mother and grandmother, ay, and her married sisters, had been right before her. Mrs. Pursey informed her husband, from time to time, that everybody was talking about him, and wondered where his money went ; for, although he had seldom a penny he could call his own, he had made money, and plenty, too, in his time. He was a weak dreamer. Mrs. Pursey would by far rather take the tom-cat's opinion than his, any day. It showed what idiots men were that they were led away by him. He could not flatter himself that he had ever bamboozled her. It is true that she had married him ; but then, very young people never know their own minds.

Now this description of conjugal conversation fell very often indeed on the ear of the hapless Abraham. He winced, and occasionally he boiled

over with passion ; but as a rule, he sat, a placid martyr, and let the vitriol pour down his face, without making a single exclamation of agony. The reader can easily conceive the comfort Abraham Pursey found in lecturing his son Henry, directly the lad was old enough to listen to him. He revenged himself for the lectures he suffered from his wife, by frequently summoning his child to listen to that wisdom, born of experience, which should make the boy's way through life a path of roses. Henry yawned occasionally, when his father was in the middle of his sermon ; but he was speedily recalled to a sense of the value of the golden words he was treating like so much dross, by a sharp parental box on the ear, which his parent held it to be his bounden duty to bestow upon him. Time came, however, when the boy was too big for cuffing ; this was probably a curtailment of the natural enjoyments of Mr. Pursey ; but like a philosopher, he submitted to it as a necessity, and having studied the doctrine of compensation, made up his mind that he might

cover the loss of the privilege of blows, by little drams of strong words. So he took to calling Henry, when he found him inattentive to his advice, or disobedient to his orders, names very jarring to ears polite.

It was on a more than usually important occasion that Mr. Abraham Pursey sent for his only child, that he might give him a solemn piece of parental advice. The old gentleman was seated in the very ancient and very greasy leather chair of ample proportions, which formed part of the worldly goods which Mrs. Pursey brought in marriage to her husband, and the like of which she stoutly asserted had never belonged to any member of the Pursey family. Mr. Abraham Pursey's brows were closely knit, and he was savagely nibbling the corners of an orange bandana handkerchief. Affairs had been going very wrong once more in Applepie Lane; the famous ship with golden cordage was drifting to the rocks. I do not know what the speculation was this time; but all the other speculators had made the harbour, and left only

poor Abraham Pursey on the raging sea. They were rascals, cutpurses, he shouted above the storm ; but they only leaned over the pier-head, and thinking of the boiled leg of mutton, with all the trimmings, which they had secured for themselves at home, laughed at him, while he battled with the breakers. The forlorn Abraham, as he breasted the boiling sea, thought he caught the grating sound of Mrs. Pursey's voice, cutting with ease through the hurricane ; asking him what business he had there among the breakers ; and intimating to him that it would serve him right if he was drowned !

“ Take a seat, sir,” said Abraham, “ and shut the door.”

Henry prepared himself for a lecture of more than ordinary length.

“ I hope,” Mr. Pursey began, “ that you have been punctual at your office, Henry ; and that you have been careful to please your superiors. No man will ever be fit to command who does not know how to obey. Take that, sir, as a rule in

life. When an order is given to you, execute it at once. It is not your business whether the order be a wise or unwise one. Do you hear me, sir?"

Henry dropped a sullen "yes."

"And pray may I ask," the father continued, "why you don't respond to all this trouble I take in giving you good advice?"

"Last time, you told me not to answer you," Henry replied.

"Did I? Then you are right, sir, in holding your tongue; I am glad to hear, for once, that you don't forget my instructions. I am sure there is not another father I know, who would be at half the trouble I am at, to give you the benefit of my worldly experience—experience that I have bought, sir, at a very heavy price, I can tell you. You start, sir, in life, with opportunities, which your father never had. Do you quite understand me, sir?"

"Quite," answered Henry, swiftly; being afraid that his father might endeavour to make himself clear, by going again over the old ground.

“Now, give your best attention to what I am about to say. We have had many conversations together, but none of them have been by half so important as that I am about to have with you. I am about to communicate to you the bitterest fruit of an unhappy man’s experience.”

Henry started at the more than usual solemnity his father threw into his naturally impressive voice.

“Nothing serious has happened, I hope, sir,” said Henry.

His father answered magniloquently.

“The helm is still in my hand ; the ship is never lost while I remain at the wheel. There is danger, however—I may say imminent danger. It is my painful duty to tell you, sir, that I am labouring under the misfortune of being a gentleman. I have put, even with all my great experience about me, too much confidence in my fellow-men ; not that I blame myself for one moment. Understand, sir, that Rothschild, the Barings—the governors of the Bank of England—

would have done exactly what I did, for *they* are gentlemen. In the City, sir, we expect to find gentlemen. With some persons whom I had every reason to regard as men of honour, I entered into a speculation, I may say, of colossal proportions. At this very moment your mother ought to be riding in a chariot and pair."

At this moment the lady in question thrust her head out of the front parlour and fired the following small shot at her husband—

"Mr. Pursey, Mr. Pursey! do you hear me? The man called to-day for the water-rates, and says he won't call again for you nor for anybody else."

And the front parlour-door was violently slammed.

Mr. Pursey paused during this interruption, and when it was over, continued with superb calmness—

"Yes, she ought to be driving in her chariot and pair, and you perceive that to-day she was not able to settle even the water-rate. You will

ask me what I deduce—what is my inference, from all this. If you were somebody else, and not my son, you might say, ‘How do you explain it that a man with all your worldly knowledge and sagacity, and your intuitive insight, is worsted by a set of fellows who intellectually cannot hold a rushlight to you?’ I need not say to you that my answer would be conclusive and triumphant. But you are too young and inexperienced to understand the line of argument I should deem it my duty to take. Now look you here, sir. Draw your chair close to the table, and let your attention be riveted upon the few words more I have to address to you.”

Mr. Pursey clutched his son by the arm and spoke rapidly and vehemently, but in an undertone, lest Mrs. Pursey should hear him in the front parlour.

“It was a very great transaction indeed in which I engaged myself with these—well, with these—rascals. They drew on me, and I accepted. I drew on them, and they accepted. Nothing

could be fairer, nothing more business-like. We floated our speculation. It rode proudly for a time in the haven of prosperity. I was giving my thoughts to the colour your mother would like for her livery, when by the merest accident I discovered that my co-speculators were not only men of straw, but of very rotten straw indeed. When I went to upbraid them, they had flown, leaving" (here Mr. Pursey dropped his voice to a hoarse whisper) "your father to weather the storm alone—in other words, to pay the bills. This is not the first nor the second time, understand me, that I have been so robbed and plundered, and all through these——"

Mr. Pursey dashed a roll of very dirty slips of paper upon the table; he unrolled the bundle, and throwing one of the slips under his son's eyes, said to him grimly between his teeth—

"And pray, sir, with the other iniquities of the world you have mastered at your tender years, have you learned the meaning of one of these bits of paper?"

Mr. Pursey folded his arms, and watched the boy. Henry turned the paper over, and read it with mock attention.

“You need not read the thing through, sir. Do you understand what it is?”

“A bill,” Henry answered.

“Then pray, sir,” thundered his father, “where did you see a bill before?”

“In our office.”

“And who, pray, among the boys in your office has had the audacity to—to—DO a bill?”

Henry was startled.

“Answer me in this instant—I insist upon it.”

“I don’t remember anybody in particular.”

“Zounds! then it is a habit—their custom of an afternoon, to do bills!”

Mr. Abraham Pursey rose and stood over his son, apparently making up his mind which was the most painful death he could inflict upon him.

“You arrant rascal!” said he. “Do you know that if I thought for an instant you had had the audacity to put your hand to one of these infernal

pieces of paper—to one of these—well, these instruments of torture—I would make an example of you—yes, sir, an example; in other words, I would flay you alive.”

Henry was twenty; he had been, during two years, in the company of men older than himself. It was his father who threatened him, and he did his best to contain himself. But he felt that his patience was fast ebbing away.

“Not one whole bone would you have in your body, young man.”

Henry pushed his chair back, and stood defiantly, as he had never before ventured to stand in the presence of his father.

“Sit down, you rascal!” Mr. Pursey roared, and at the same time he clenched his fist. “Cursed is the son that rebels against his father—more, I may say—thrice accursed!”

“I have always tried to show you, father, the utmost respect. You forget that I am a man, and that my own self-respect will not permit me to receive a blow, even from you. It is a long time,

remember, since you have even threatened me with this."

"Viper that I have nursed in—yes, in my hearth!"

"I shall be glad to know what I have done."

"You have put your hand to these, or some—yes, some like them. Answer me not—you have." Mr. Abraham affected a tragic manner; it became him, it was his own intimate opinion, at his debating club.

"*I have not!*" Henry firmly answered, looking his father full in the face.

"Then never do, sir—never do; and be a happier man than your father ever has been, or ever can be, with all his unprecedented aptitudes for business."

"Are you going to roar the house down, Abraham?" asked Mrs. Pursey, at this moment thrusting her head into the room. "What on earth has the child done now? Come to supper, Henry; the beer will be quite flat. At any rate, no more shouting, I beg, Mr. Pursey, at this time

of night. The servant has been gone to bed this half hour; how can she be expected to let the sweeps in to-morrow morning, if you wake her up from her first sleep with your ranting?"

Mr. Abraham Pursey collapsed and sank back in his chair.

Mrs. Pursey drew Henry away in triumph to supper.

Ten minutes afterwards the street-door was slammed.

The mother and son looked at each other.

"Thieves!—or your father!" cried Mrs. Pursey.

Mr. Abraham Pursey's back parlour was empty, and he never sate again in that old leather chair he had received with his wife.

CHAPTER II.

THE SIMPLE CHILD.

“Man and money a mutual friendship show ;
Man makes false money ; money makes man so.”

‘HAVE you seen the Simple Child to-day, any of you ? Somebody has got a word to say to him—Somebody has. He had better come between this and four. I think, if I was his intimate friend, I should advise him.’

The speaker was a man of middle height, with an eye that could “bring down a creditor from the top of an omnibus.” He was seated in his own private room. His attire was of the freshest, and was of the most fashionable make. He was in black—the very shiniest black—from head to foot. About his throat and down his swelling bosom were



THE SIMPLE CHILD.

Thus was it in the back parlour of "The Scrap of Paper," that the Simple Child gently chaffed his dear friend Zachariah, whilst the minions in the back-ground chuckled slyly.

ample folds of black satin cravat. In the centre of the satin, brilliants were clustered like a swarm of fireflies. There were brilliants, too, in the rich company of emeralds and rubies, upon his knotty fingers. Upon the table near him, close by a demi-semiquaver bottle of port, was a snuff-box, with a diamond serpent coiled upon the lid. This superb gentleman, who was anxious to see the Simple Child, kept sipping a glass of port, and swinging some heavy gold eye-glasses idly to and fro in the air. There could be no doubt that the tailor who had equipped this gorgeous individual had done his best for him. The trousers fell with faultless grace upon the instep of the matchless boot ; and there was not an improper crease in the coat. The black clothes were in striking contrast to the finest white linen. No unskilful *coiffeur* had arranged the glistening raven locks that curved upon the forehead of the carefully prepared figure. Sangster has not a better umbrella in his collection than that which leaned negligently against the mantelpiece.

And yet, not the shallowest observer would have mistaken Mr. Zachariah Moss for a gentleman. Mr. Moss's features were somewhat bulbous. He had not a hooked nose, nor had he an undue fulness or redness of lip; but you were not in the least degree surprised to hear that his name was Zachariah Moss. His splendour, you saw at a glance, was not that of the fop, who may come from a race of kings—it was the exhibition of the vulgarian, who wore his heart, not on his sleeve, but among his diamonds, and in his snuff-box, under the coil of the diamond serpent. The presence of Mr. Moss was one against which you naturally revolted. It was pleasant to look at all his gaudy, overdone splendour, and to see how ill even the least obtrusive fittings of a gentleman sat upon him. Bulwer said of the money-making classes:— “There is the region—the heart of Avarice; systematized, spreading, rotting, the very fungus and leprosy of social states—suspicion, craft, hypocrisy, servility to the great, oppression to the low, the wax-like mimicry of courtly vices,

the hardness of flint to humble woes ; thought, feeling, the faculties and impulses of man, all ulcered into one great canker—Gain. These make the general character of the middling class, the unleavened mass of that mediocrity which it is the wisdom of the shallow to applaud.”

Gain, and only gain, spoke in the metallic voice, and in the brazen laugh, of Zachariah Moss. His eye never observed ; it could only appraise. In that room where he was sitting, there were hundreds of valuable articles of all descriptions—wrecks of homes, on which his fell eye had rested. Even the bottle at his elbow condemned him ; it held exactly the quantity of wine Mr. Moss cared to take at one time ; not a drop more nor a drop less. I think I hear the devil’s laugh that would have vibrated from the greedy throat of Zachariah, had some unsophisticated person suggested to him that it looked somewhat unsociable, nay, a trifle inhuman, to sit with one or two people round him, and drink exactly the quantity he required, without offering a sip to the friend at his elbow !

Friend ! now you might have given days and nights to an explanation of this word, addressing yourself to Mr. Moss, and you could have drawn him only to one conclusion ; namely, that you were a fool. The man had neither love nor hate in him. The world to him was made up of vultures and of prey, and he rubbed his hands as he thought of it. He had been born one of the birds with lightning eye, and with claws that smote clean through the ribs to the heart. The cries of women and of children in a ruined home, were the natural and the delicious music to his feast. Sweet to him was the anniversary of the day when he tore two brilliants from the pink ears of a weeping victim, and sent them to be set in pins, to deck his bosom of stone. At all points was he armed ; and he laughed at sobs, and smiled over the blood, and uncorked his demi-semiquaver, while the funeral passed under his windows. Beauty touched him, ay, and ever to her disgrace and death. Never so hideous was he as when he smiled in a woman's face ; for gold was in his looks

still, and the buyer was as keen and merciless as the lender

This was the gentleman who made pressing inquiries for the Simple Child. He addressed himself to three very shady, shabby-looking men, and to one or two young gentlemen of fashionable appearance. The young gentlemen were unfortunates, who were about to be caught in the wires of Mr. Moss, and would be compelled to dance daily attendance upon him, until they could pay him principal, interest, and costs. Of the shabby trio, two were scouts who were sent out to make inquiries, or find young gentlemen or old gentlemen, for the matter of that, who wanted money badly. The last was five feet five of shiny dirty wickedness, that was useful, being on the roll of attorneys. Timothy Selph had been unfortunate in every undertaking. He had been sharp enough. His conscience had never been in his way. He was not deficient in audacity. He could sell up a widow, ay, even with Mr. Zachariah Moss himself. But—it is so with some

men ; everything that he touched, failed. He had been the dupe, not of greater, but of cleverer rogues than himself. He had been at many oyster-feasts, where he had seen all his friends, the *convives*, eat their fill of fish, leaving him to discuss a plate of shells. He had gone home and gnashed his little teeth ; but somehow, he was always too weak and too little to carry out the vengeance he meditated. And so he fell from bad to worse ; was compelled to give up his offices and take his draggled name from the door-post in Dane's Inn, and go touting about for business in the wake of Mr. Zachariah Moss. Moss drove the very hardest bargain with him. Tim Selph would have been greatly surprised, and, indeed, would have thought that something was going wrong with Zachariah, had this person shown the least indulgence, or the smallest approach to liberality, in his case. Tim Selph was cast or shot into a dirty second-floor back room, close to Mr. Moss's place of business. A few articles of damaged and dirty furniture were thrown after

him, and he was installed as the slave of the bill discounter, with plenty of the very dirtiest work to do. The only bright reflection that lightened the lot of Timothy Selph was, that he was part of a machine that was working with immense success. He became part and parcel of Mr. Zachariah Moss, and took that kind of interest in his success, which the gamekeeper takes in the day's sport of his master. Tim touched hardly a feather of the birds ; but it was brave fun to see them come to the earth like stones, and mark the blood spattered over their plumage. He darned his old clothes at night. He crept to his low eating-shop to get his plate of meat. He inked the white rim of his hat, chuckling to think of the way in which downy Zac bagged his bird yesterday. He was a very thirsty soul was Tim ; and it was quite wonderful to see how, on occasions when he had some of Mr. Moss's victims in hand, and they were obliged, in order to propitiate him, to pay for all he consumed in the way of liquid ; it was surprising, I say, to see the quantity five feet

five could contain. *Then* he took of the best. Not “fippenny ;” no, no, not gin, by no means. The best was for Tim on these occasions. “Brandy and soda, and the best cigar you have in the house, please, miss,” cried Tim Selph, rubbing his dirty little hands together, and contriving to stretch his ill-shorn chin over the pewter bar.

It was chiefly to Mr. Timothy Selph that Mr. Moss addressed the question about the Simple Child

“I have not seen him for a couple of days or more,” Tim answered, “I’ve been wondering what’s become of him.”

“Have you?” Mr. Moss responded, meaning to say that it was a very great liberty indeed on the part of Mr. Timothy Selph to afford himself the privilege of wondering at all. “And perhaps, when you ain’t been occupied wondering, Mr. Selph, you have attended to the Kensington business I gave you the day before yesterday. Sharp was the word ; don’t forget that. You were to serve all three on ’em. Is it done?”

“Two are all right,” Tim answered, “and I’ve

stuck pretty close to number three, but I shan't be able to get him before to-morrow morning; he is gay, and doesn't seem to sleep at home more than twice a week."

"And Haylebird?" Mr. Moss asked Mr. Selph, pouring his second glass of port from his demisemiquaver; "yesterday was the last day. Have you got the interest?"

"It's to come before three o'clock to-day," said Tim.

"If it don't, go on," curtly answered Mr. Moss, as he glanced round the company with his glass in his hand, seeming to say, "You see here is a glass of very good port, and I intend to drink every drop of it myself."

Tim intimated, with a nod, that he perfectly understood what Mr. Moss meant by "go on."

Mr. Moss opened the drawer at his side and looked through about a dozen well-covered bills.

"See to these to-day, give it every one of them;" and as Mr. Moss handed the bills to Tim, that he might take down the names upon them, he glanced

keenly at the two young gentlemen who were waiting to speak with him, meaning to intimate to them that this was the way in which he, Mr. Moss, did business.

"I am sure," he continued, sipping his wine in order to keep up his animal spirits, "I am sure my good-nature will be the ruin of me."

Tim glanced up at him, but quickly resumed his occupation of copying the names from the bill.

"What are you looking at, Selph?" Mr. Moss asked, sharply; "do you mean to say I'm 'ard-earted?"

"Oh dear, no, sir!" Tim hastily responded; "nobody could say that."

"I should think they couldn't. What I say is, give me my interest punctual, and no tricks, and I'm as quiet as a lamb; but I can't abide tricks, and I wont have 'em, and Mr. Selph knows I wont; that's why. I say, where's the Simple Child?" With great resolution of manner Mr. Moss added, "If he don't come, I shall have to fetch him—that's about the size of it."

Tim was rising to depart.

"I haven't done, Mr. Selph;" then with a malicious smile, "I 'ope I ain't keeping you from your other business." Mr. Moss knew, or he would not have troubled himself to make this observation, that Tim Selph was never likely to get a scrap of business, except from himself, again. "When you've made them right," nodding to the list of names in Tim's hand, "just drop round to Sloman's, and tell that obstinate young whipper-snapper that if he likes to make it a hundred-and-forty at two months, he may say so; and I'd rather risk losing everything than take a penny less, and I wont be worried about the business any more. Just give him to understand, Tim, that he's come to the wrong shop for bouncing. I shall be 'ere till four, and at the 'Bit of Paper' till six or thereabouts; you'd better look in there and tell me what's done." After a pause—"You can go."

Mr. Moss then had a few minutes' private conversation with his two scouts—scurvy, fawning dogs, who followed him into the outer office as

two hounds will follow a man with a whip in his hand.

The two young gentlemen who were left in Mr. Moss's private room, had an opportunity of exchanging a few words.

"This is a rum place."

"Don't like the look of it, I must say."

"The old blackguard's as sharp as needles."

"Sharper."

"Shouldn't like to get into *his* hands."

"Nor one of them."

"He'll charge some awful price, you'll see."

"Well, this must be our first and last transaction with him."

"It's ruin, you know."

"Of course it is, if you keep on with it; but we must take care it doesn't happen again."

"Rather."

"We'll take no wine or any of that trash, you know."

"No; let him charge his interest, and be d——d."

"Bank of England rate multiplied by ten, I suppose?"

"Somewhere about that."

"Did you ever see such a get-up?"

"How Leech would have touched him off!"

"Did you notice that poor little devil, who seemed to be dressed in cobwebs, and whom he called Selph,—with his red nose and his white lips? Why, the crossing-sweepers must look down upon him."

"Poor little brute! If there's any truth in the transmigration of souls, his must have come out of a door-mat."

"Yes; and who's the Simple Child, I wonder?"

"A bird not easily caught, I'll warrant."

Mr. Moss returned to his private room, and announced that he was at the disposition of the young gentlemen.

The elder one declared, with some diffidence, that he came on a slight matter of business, and that he had been recommended to Mr. Moss by Mr. Julius Macfum.

"You don't want any money, I hope?" Mr. Moss interrupted, draining the last of the port from his little bottle.

"Well—yes, we do," said the spokesman of the two young gentlemen, a little tremulously; "I confess that that was the object of our visit."

A pitiful smile—it was quite a business one—broke over the features of Mr. Moss.

He rose from his seat, and leaning against his mantelpiece, slowly lit a cigar.

"And so Mr. Macfum really sent you to me for money—in these times, when nobody has got any money? Things never were as they are now, in all my experience; I'm quite in a corner, myself."

As these latter words fell from the lips of Mr. Moss, the two young gentlemen whom he addressed plainly heard the rich clink of plentiful gold in his pocket. He appeared to emphasize each word by dropping a sovereign upon the rest at the bottom.

"Nobody pays me, not even my interest."

"I assure you, Mr. Moss, you need labour under no apprehension in this transaction," said the

spokesman of the young men; "the accident which brings us to you is not likely to occur again, and we shall be quite prepared to meet our bill when it becomes due."

"You are very young gentlemen," Mr. Moss answered, shaking his wise head, "and you are full of confidence, and would, I have not the least doubt, be ready with your money when the bill came to maturity; but even with Mr. Macfum's introduction I really cannot oblige you just now. I don't ask you what you want the money for; but unless it is of vital importance to you, I should strongly advise you not to endeavour to raise it at such a time as this,—you would pay through the nose for it anywhere. If I had the money that's owing to me, I could make my fortune. Lord Helter of Skelter was here yesterday with first-class security, but I could do nothing for him. How much do you want?"

"Forty pounds," was the answer.

A low whistle expressed the astonishment of Mr. Zachariah Moss.

"That quite puts an end to the business. Forty pounds! And did Mr. Macfum know the amount you required?"

"He did."

"And he sent you here, with the present rate of discount in the City?"

"He told us that if we were prepared to pay your price, you would do it for us."

"He is very good," Mr. Moss answered, sarcastically. "Did he give you any idea of what he was pleased to call my price?"

"I think," said the spokesman of the two, "he mentioned about five or six pounds."

Mr. Moss shook his head, and answered—

"It's not to be done, young gentleman—don't take my word for it, try somewhere else—but I tell you it's not to be done. Not that I could do it just now at any price, understand; but I'm only telling you, that even if I had the money I could not afford to do it, taking all things into consideration, at the price you mention. I know it's heavy; but (graciously smiling—a strict matter

of business) I am neither governor nor deputy-governor of the Bank of England. Neither of you young gentlemen are, I presume, householders?"

Neither were householders.

"Then what kind of security have you that this money would be paid if I should be able to obtain it for you?"

The young gentleman replied that they were both civil servants of the Crown, and were to be found any day at Somerset House.

"Ha!" cried Mr. Moss, "Government clerks." Then with a very knowing look, "Have you many more of these bits of paper flying about? How many, at a rough guess?"

The two young gentlemen replied, with great energy, that the bill which they offered to Mr. Moss was the only one bearing their signatures in existence. After a pause—

"Now I am very sorry I have taken up your time and detained you so long, because I don't see much chance of my being of any use to you; but

if you will call to-morrow, at half-past four, I shall be able to give you a decided answer. Only don't talk about five or six pounds—that is perfectly ridiculous. You say you *must* have the money?"

The speaker of the two young men said—

"It is of the most vital importance to us," and his lip quivered as he spoke—"of the most vital importance," he repeated, "that we should have it to-morrow."

"Then when you come to-morrow make up your minds as to the utmost you will give, only don't blame me if the terms are hard. All I can say is, that I'll do my best for you. Good day!"

When the door had closed upon the two young clerks, Mr. Zachariah Moss drew down his waist-coat, adjusted the ample folds of his stock, and with an airy and pleased manner took up his shiny hat and his thinnest of thin umbrellas. As he covered himself daintily before a toilet-glass in the corner of his room, and coyly touched his whiskers with a little ivory brush that had a

coronet engraved on the back of it, he muttered to himself—

“Now where is the Simple Child? He is forgetting his Zac. Those are young birds—very young, and not a feather of them has been turned yet; but I must have a talk with Tim, if the little beast is sober, to-night. ’Twont do to have too much business in one office. I don’t want them newspapers down upon me again, with their fine writing. It spoils business, though I pretend it doesn’t. . . . Now, where can the Simple Child be?”

Pondering this perplexing question, Mr. Zachariah Moss passed into his outer office. While he was addressing a few angry words, by way of good-night, to his poor lean clerk; a tall gentleman of military appearance, carrying a fine exhibition of whiskers and moustache on his face, and wearing a glass in the corner of his right eye, came briskly into the office, humming a lively air. Mr. Moss grunted his surliest grunt, then growled—

“I have been waiting here all day long for you.”

“What, Moss, my boy!” chirped the military gentleman, familiarly passing his arm through that of the usurer—“you’re not angry with the Simple Child?”

And the two sallied forth through the dismal Inn-square.

CHAPTER III.

THE BIT OF PAPER.

“ All those who do but rob and steal enough,
Are punishment and court-of-justice proof.”

SAM BUTLER.

THE “ Old Fox ” was a tavern of a very peculiar character. The landlord did an excellent business with a vast number of customers, nine-tenths of whom were, in some way, connected with the profession of bill-discounting. Does the simple reader imagine that the beneficent individual who cashes a bill, at something between sixty per cent and cent per cent does no good whatever to his fellow-creatures, and only a great deal of harm to one of them ? The truth is that he scatters benefits far and wide. In the first place, he who gets money at a reckless rate, generally spends it recklessly ;

he has hardly touched the money before he calls for a bottle of champagne. He who journeyed in an omnibus yesterday, goes off in a hansom cab to-day. He dines richly, who yesterday was content with a mutton chop ; he bets boldly ; he goes in a drag to the races ; he takes a fancy to a new breastpin ; he must have a new hat. Here are benefits which are scattered wide upon society ; even the Government is helped, by the bill-stamp. But the good the bill-discounter does, cannot be said to be limited to extravagant expenditure, and consequent increase of trade—society owes him other debts of gratitude. He is an important supporter of the legal profession—nay, so valuable is he to this profession, that certain wise-heads have deemed it prudent to get into his books. Barristers have been known to discount at fifty per cent, in order to compel the discounter to give them briefs, as the only means of getting his money back. So indispensable did Mr. Zachariah Moss deem a solicitor to the proper and energetic pursuance of a bill-discounter's pro-

fession, that, as we have seen, he took unto himself that little blot on his calling, Timothy Selph. The solicitors and tradesmen are not the only people whose debt of gratitude is large to the discounter of bills. Without him, where would be the appraisers, and the auctioneers of household furniture, and the sheriff's officers, and the sheriff's officers' men, and the buyers of extraordinary bargains? What would become of all those poor, lean, weak wretches, who hover, like cats, about a bill-stamp—each getting a nibble at it? Where would be those shabby, bibulous frequenters of bar-parlours, and hangers about dusty offices in rotten buildings, who whine for their little perquisite on every transaction

A visit to the "Old Fox" will let the curious reader more completely behind the scenes of Mr. Zachariah Moss's profession than he could possibly be after the most elaborate explanatory key.

In a lane of a quiet street by the Strand, may be seen the sign of the "Old Fox." It is a very

ancient sign, and we are told that in the last century some very notable and gentlemanly criminals indeed, were in the habit of using the house.

“Ay,” the Simple Child would remark, “and how the house has degenerated since those days!”

It was a dark place ; and in the parlour, behind the bar, there were very few days in the year it was possible to read without the help of a jet of gas. In this bar-parlour, which was decorated with a few sporting prints that appeared to have been beeswaxed—and with, in one corner upon a shelf, a goodly array of punch-bowls; Mr. Zachariah Moss was in the habit of spending the greater part of his evenings. The old walnut-wood armchair by the fire, was the throne in which he sat to receive his subjects. The landlord and his wife treated him with the utmost deference. They would not have given his armchair up for an hour to a prince of the blood, so great was the custom he brought to the “Old Fox.” His retainers swarmed both in front of and behind the bar. They consumed the cheapest and the most expen-

sive liquids. He made his debtor order champagne, while his cabman drank dog's-nose. Some hang-dog rascals in his following munched bread and cheese in a corner, while many a gentleman's cab was at the corner of the street, and the gentleman was in that same parlour of the "Old Fox," beseeching the mercy of Zachariah Moss. As Zachariah's fine birds came one by one out of the parlour, they were closely scanned by the groups skulking before the bar—with Tim Selph and the two scouts at the head of them. Occasionally Tim was called into the parlour to settle some knotty point of law, or to witness something; or, in short, to do anything that Mr. Moss wanted him to do. And when he had fulfilled what was required of him, he was peremptorily dismissed beyond the bar, to answer questions and obtain gratuitous drinks from his master's clients, who were waiting their turn. It was in the nature of Mr. Moss to inspire a certain kind of dread in his fellow-men; he was a rock against which they vainly beat. They could not appeal to his sym-

pathies, for he had none ; they could exact no groat from his compassion, for he had never known what compassion meant. While they trembled, and pleaded, and implored—he drank, and smoked, and grimly joked. If he accorded a slight grace to one, it was on a condition that tended to his own comfort or indulgence. He would cash a bill, for instance, for a man on condition that he went to the Derby with him, or would have what he called a “spree” for a couple of days at Brighton, with him

“Order a couple of champagne, old fellow,” he would say to another, “and it shall stand over till Monday at four.”

To a third he would observe—

“You are always swaggering about your cigars, just bring us a box ; and then the governor”—meaning himself—“will see what he can do for you.”

Everybody must minister to his comfort. The poor wretch who had paid him his debt thrice over, and still owed it him with costs, must order

sherry for him. He levied upon the poorest as upon the richest. He would see his careworn creditors spend their last shilling to buy a cigar for him ; and he would enjoy the cigar the more, having exercised his power over a creditor's last shilling. He plumed himself on his mercilessness when the day's business was done, and he had one or two choice spirits about him in the parlour. He would recount the cunning deeds of his early time, and how, as he described it, he had "bested" divers of the most cunning men about town. As he had no compunction, and no care whatever for men's opinion about him, public opinion troubled him not at all—while its power did not affect his profits. He had made many memorable and slashing retorts to counsel, who had cross-questioned him on a bill-discounting trial. He treated a threat of committal for contempt as something no man need dread, who had got into the witness-box provided with his tooth-brush and his shaving bag. He enjoyed a good laugh at his own audacity and heartlessness ; and if he ever liked one

person in the world better than another, that person was the Simple Child—the Simple Child being the individual who lavished the most unsparing abuse upon him, and tried to sting him every hour with a sarcasm. These thrusts were to him only so many proofs of his own might. He parried them, and showed that there was not a dent upon his shield. The weightiest lance could not raise his skin.

There were certain mysterious reasons why the Simple Child was not completely in the power of Zachariah Moss. The Child was useful to the usurer in some way, albeit he pretended to grind down Mr. Moss, and made a boast of getting the better of him on many occasions. There was a lively humour, moreover, about the Child, and a light and free-and-easy way of doing the most serious business,—and of treating the most serious circumstances, that had an inexpressible charm for Zachariah. The Simple Child was, in fact, the life and soul of the “Old Fox ;” he was the aristocrat, the swell of the bar-parlour, who seemed to link

its shady and coarse set with divers fast gentlemen of the Upper Ten Thousand. He was happy at nicknames. It was he who had re-christened the "Old Fox," calling it, in honour of the business on which most of the customers met there, "The Bit of Paper." Sometimes he came in a dashing cab with Lord Helter; at others he tripped lightly in, borrowing a half-crown over the bar to pay for what he called "the humble growler." He could sing a lively song on great occasions, when an important discount had been effected, on the condition that two bowls of punch should be ordered. When such festivities took place, the programme invariably included a passage of arms between the Simple Child and Mr. Zachariah Moss. The latter obtained nearly all the laughter, for reasons that are obvious: the audience were one and all his debtors; but the Simple Child took this in good part, knowing that in their heart of hearts the hypocritical supporters of his adversary were on his side.

"Now, when you go to bed, Zac," the Simple

Child would begin, "and you've put the light out, and you're left alone with yourself in the dark, do no unpleasant thoughts come into your mind? Do you never think of the writs you have served, and the people you have sold up; of the young men you have ruined, and of the ill-gotten gains on which you live?"

"Bless your soul, no, Child, not a bit of it; sometimes it occurs to me what a fool I've been in letting that there Simple Child off so easy, and I feel inclined to punch my own head, thinking what a good-natured fellow I am to all of you."

"I never see you on Sunday, Zac; I suppose you're at church all day. At first, I did not know what to do with myself without you; at last, a good idea struck me—I spend my Sunday afternoons in the Zoological Gardens. I asked the keeper which was the most cruel and unforgiving and untameable animal in his collection. 'The Polar Bear,' said he. 'Then,' said I, 'be good enough to put me a chair opposite his den exactly at three o'clock every Sunday afternoon.' And

now I never miss you ; for while I sit before that bloodthirsty animal, and watch his cautious movements, and his wicked eye, and his horribly sharp teeth, I can almost fancy I'm with my Zac. If he would only smoke, the illusion would be perfect. He must be some relative, Zac ; some sprig of your tree must have gone out with one of the Arctic expeditions, and have come back transmogrified into a bear ! Why, didn't he, when a good Christian offered him a bun one day, take two of the good Christian's fingers with it ? He must be a Moss, my boy ; that little incident is quite proof enough to my mind."

"Now I daresay you think that very clever, you do, Simple Child, but it don't wash for Zac Moss, because he happens to be able to prove a direct descent from the Gazelle family. I should like to hear the Simple Child prove a direct descent from anything—that was respectable. A nice lot you sent me to-day."

This diversion from the ordinary elegant conversation was made on the evening of the day

when the two young Somerset House clerks had called upon Mr. Moss.

"You ought to be ashamed of yourself, you ought. They can't muster six-and-thirty years between 'em; picking up little children like that. We shall have 'em—folks are so acute now-a-days—accepting and endorsing in long clothes before long. They was as timid as rabbits in the boa-constrictor's cage. I was grieved to see 'em," Mr. Moss added, putting on a humorous counterfeit of woe.

The Simple Child answered—

"When that old vagabond was taken up last week for skinning cats alive at Bermondsey, what did he say to the magistrate? Why, that he were very sorry for the cats, but it were his profession to skin them, and that were the way he'd been taught to get his living."

The Simple Child's retort threw Mr. Zachariah Moss into a violent fit of laughter, and he insisted that some one of the party should at once order another bowl of punch, that they might drink the health of the Bermondsey professional.

“Come, Mother Barleycorn,” cried Zachariah Moss. “One of these boys—they’ll settle it amongst ’em—wants another bowl of that there bad punch of yours, jest to see how much they may take without killing themselves; and mind, Mrs. Barleycorn, the ladle with the Queen Anne’s sovereign in it, if you love me. And tell Barleycorn, with my best respects, that if he doesn’t weaze nor cough for the next five minutes, perhaps he shall have a drop.” Then leering with mock politeness towards the Simple Child, Mr. Moss added, “Perhaps Mrs. Barleycorn may put it down to the account of Julius Macfum, Esq.”

“And perhaps,” the Simple Child replied, “the thirsty Polar Bear will just give another glance round the room, and make a plunge at another victim, for J. M. declines, with many thanks and apologies.”

CHAPTER IV.

A MATCH A PARROT MADE.

“He might have looked a little higher.”

TENNYSON.

THE disappearance of Mr. Abraham Pursey created, it was said in the local paper, “great consternation in the neighbourhood.” All the friends of Mrs. Pursey gathered about this lady, and made speeches to her which they severally considered suitable to the melancholy occasion. But these expressions of sympathy were, it must be confessed, thrown away upon the bereaved Mrs. Pursey. She was not slow in expressing an opinion that she was quite able to take care of herself, and that the disappearance of Mr. Abraham was at once a relief to her mind and her pocket.

“What a blessing it was,” she said, “that the little bit of money her Aunt Reddish had left her had been securely and firmly settled upon herself! Abraham, with his idiotic dreams about thousands and tens of thousands, had been pleased to look down upon her snug hundred a year with contempt. It was just like men; they were always looking miles a-head of them, and stumbling over a stone that was under their nose. Islington was too small for Mr. Abraham Pursey, of course it was. I shouldn’t think he’d find America big enough to hold him. But he’ll do there; I’ve no fear about him. His pompous sentences and grand manner, and his dreams about millions will just suit the Yankees. He’ll get up a scheme for throwing a bridge across the Atlantic, or for stopping the falls of Niagara, or, I shouldn’t wonder, for lending a few trifling millions to the government, when he hasn’t got money enough in his pocket to pay for the postage of his offer. Yes, America’s the place for Mr. Abraham Pursey, and I’m very glad he’s gone there—a good riddance.”

Mrs. Pursey took into her confidence all the Reddishes she could muster. She granted this, that one good thing had happened through her husband's fondness for playing the busybody and the important gentleman. Being the chairman of the most important Radical Committee in the borough, who had gone purple in the face on many platforms in favour of the leading sitting member, he had established a strong claim on this gentleman's patronage and influence. The member discharged his debt of obligation by giving the busy Abraham a clerkship in Somerset House for his son. The wounded pride of the Reddish family was somewhat soothed by the reflection that Mrs. Abraham Pursey's only child was a civil servant of the Crown. Mr. Pursey had been able by some accident to do one good thing in his life, and they hoped he might never come back again to spoil it. They one and all begged Mr. Henry Pursey to remember that the Reddish blood ran in his veins, and that it behoved him to act up to the obligations of his descent. He was to

choose his friends with care, and to cultivate the acquaintance, in his office, of the young gentlemen who would be likely to carry him into the best society. So might he make a good marriage, and almost raise the Pursey family to the level of the Reddishes.

Mr. Henry Pursey, however, albeit a very prudent and quiet young gentleman, was one who had a very strong will of his own. His mother said he must have inherited it from his father. Now, while his father was at home he felt that he was still a child in leading-strings. Both his parents treated him with the authority the master exercises over his slave. It was for his own good, they said, that he was cuffed and lectured. It was their love that directed the rod, and their affection that prescribed the bread-and-water. When Mr. Abraham Pursey on a certain memorable night in the Pursey annals which I have already described, suddenly left his home, his wife, his child, and his creditors, and, as he said in a letter, "went across the stormy billows in search

of better fortune," Henry was not inconsolable. He even felt a relief—a feeling something akin to that which the convict must feel when the chain is knocked from his leg. As he walked to his office in the morning, he felt a lightness, a spring about him. Suppose he went home at nine o'clock instead of half-past five—who was to thunder remonstrances and threats at him now? His mother was strict, and would talk enough, but he could manage her. At any rate, he was not now under the authority of two people, each of whom insisted upon timeing him, and feeding him, and putting him to bed; of regulating his likes and dislikes; and of making him account for every sixpence he received. No; Mr. Henry Pursey did not acutely feel the departure of his unfortunate parent for the Western World

There was, indeed, a certain tender reason why the young gentleman should feel relieved by his father's removal from the scene. He quite agreed with his Reddish relatives, that he should do all in his power to elevate himself in society, and

he deemed almost any means proper and welcome, save and except always matrimonial means. He held it to be shabby and cowardly in a man to sneak into good society at the skirts of a wife. And for these reasons.

It happened in Charlotte Street, Bedford Square. It would be difficult to match this street in all London for absolute hopeless dulness and cloudiness. A bird played the leading part in the adventure, and became the unconscious centre of a little domestic drama. I will not venture to say whether in the long run a certain couple will bless his memory, or whether they have already felt an occasional desire to pluck every shining feather from his wings. The bird was a parrot. If ever parrot enjoyed himself in this vale of tears, that bird was Miss Caddyson's pet—Vacarme. He never deserved half the attention that was lavished upon him : this much must be said of him, although he has gone the way of all parrots. Master Vacarme was born with a silver chain round his leg. He had a splendid time

of it. That sidelong glance of his rested on every delicacy of the season, desired by parrots. The unconscionable rogue would be surly and stick out his feathers, ay, even when perched upon a fair hand ; for which, as Mr. Henry Pursey once prettily put it, in a letter to Miss Caddyson, "monarchs would have given their crowns." He was a bird gaudier than the advertising doctor's footman, two doors off ; and for a voice, why, his was gruffer than that of the gin-soaked linkman outside. Surly Vacarme answered with a grunt, when Miss Caddyson called him the most beautiful of birds. The time he allotted for screaming and imitating cats (gracious parts in which he excelled) was, when there was anybody ill in the house. The day Miss Caddyson's mother was buried, Vacarme was laughing enough to break his wings. Miss Caddyson said he could drone the "Dead March in Saul," he was so clever. Nobody ever heard him attempt it, save on the morning when Miss Caddyson's cousin was married from her uncle's house. Vacarme is dead now, and I confess that

I have looked at him under his glass case with tolerable resignation. The brute had no education ; he could only make his mark on your finger in his palmiest days. No descendant was this vulgarian of the parrot of Cardinal Ascanius, who could say the Creed. Yet Miss Caddyson loved him. When he snapped her tortoiseshell-comb in half, she only laughed, and gave him the fellow one to play with. Nobody in the house believed for one moment that he had the faintest regard for her. Even the cook found him out for a hypocrite and a charlatan, who just cared for his Indian corn and nothing more. She said to the housemaid that Vacarme was "the worst-behaved bird she had ever seen. What on hearth do they mean by calling the beast Vacarme, Mary?"

Yet, in his way, Vacarme was the hero of a story. He was a sensation parrot. He became the talk of his neighbourhood. I venture to hold that he was none the better for that. Why couldn't he remain content in his proper place? Every whim of his was met. He had more than

his deserts. He deserved a place on the public walk in the Zoological Gardens, and to be teased by every sixpenny visitor ; not to be waited on in a lady's chamber. His was the vanity of vulgar minds. He must be the observed of all observers. It was not enough for him that a sweet, dark-eyed lady tended him, and spoke caressing words to him, in a voice rich in melody as silver bells touched by gentle hands—he must be remarked by the butcher's boy and the passing cabman. This vulgar taste for notoriety led him on a certain summer's afternoon, between four and five o'clock, to escape from his lady's chamber, and to make an excursion outside the house, to the infinite amusement of the passers-by, and to the exceeding anger of the sparrows. It chanced that while Vacarme was pirouetting, and screaming, and capering, and baffling all attempts to catch him, Mr. Henry Pursey passed down the street on his way from the office to Islington. He saw Miss Caddyson's distress of mind ; and, like a gallant gentleman that he was, he resolved, at the risk of spoiling his

gloves, and of considerably damaging a new suit of clothes, to restore Vacarme to the bosom of his affrighted mistress. The task was not an easy one, but Mr. Henry Pursey accomplished it, Miss Caddyson beaming her acknowledgments the while over the parlour-blind. The bird was not secured until it had once or twice plunged its beak deeply in the flesh of its captor's hands. The expression of Miss Caddyson when she saw the blood flow, was one of deep distress. The servant at the door was begged to request the very kind gentleman to walk in, and bathe and arrange the wounds the savage bird had made. It happened that *père* and *mère* Caddyson were away from home that day. Mr. Henry Pursey made light of his wounds of course, but he was persuaded to bathe them, and cover them with plaster. While these wounds were healing, another was opening in the heart of Henry Pursey. Of course he took care, on the morrow of the accident which had given him the felicity of meeting Miss Caddyson, to pass down Charlotte-street on his way home

from the office. Miss Caddyson's father was at home then, and, as he passed, sent the servant out to beg him to step in for a moment, that he might have the pleasure of thanking him for the capture of Vacarme.

Mr. Caddyson was a stout, red-faced, little gentleman, with two or three tufted islets of snow dotted picturesquely about the broad, red expanse of bald head. He was a merry old gentleman, quick of speech, and sharp of manner.

"I am delighted, sir," he said to Henry Pursey, "to seize this opportunity of thanking you personally for the great service you did my daughter yesterday. I hope you will do me the favour of taking a glass of wine with me. Pray be seated."

And so Henry Pursey's footing was made in the house of Mr. Caddyson. It would be impossible in all London to find a more genteel family than the Caddysons. But they were not rich; very far from that. Their house was as gloomy as the street in which it was situated. The furniture appeared to be as old as the house, and was all of

one unbroken neutral tint. Mr. Caddyson was a solicitor, and had occupied a little office in Bedford-row, throughout what he called his "bread-and-cheese career." It had always been bread and cheese with him. He had had neither misfortunes nor successes. He had just managed to live, and keep his head up. He had neither saved nor lost. He was humble-minded and satisfied, however; and, although he could have enjoyed '30 port, had he been able to put it in his cellar, did not repine over his whiskey toddy. He had come to the conclusion long since, that there were people who were born to good luck, but that he was not of the number. It was Mrs. Caddyson's opinion that he could have done much better had he chosen; and in her own mind she probably thought that he liked standing still, that he was pleased to see that his income did not increase—that luck, in a word, was odious in his sight. She held that he was too particular in his profession, and that he should take leaves out of other people's books.

“What !” he would answer, “take the dirty leaves, I suppose ? No, no, no, Mrs. Caddyson.”

Miss Caddyson had been brought up with a mild instalment of the fashionable accomplishments. She was a good, domestic, bashful girl, and was very fond indeed of her parents and her parrot.

It was not many weeks before the sudden disappearance of Mr. Abraham Pursey, that Vacarme made the memorable flight that brought back Mr. Henry Pursey to the Caddysons’ fireside. This young gentleman had been revolving uneasily in his mind how he should make this opening of a new era in his life known to that redoubtable lecturer, his father. He felt that there would be a storm, and he dreaded it. This was the weight, then, that was lifted from his shoulders when his father took his way across the Atlantic in search of better fortune. The duty of breaking the news to his mother was a comparatively light task. Mrs. Pursey was very searching in her inquiries as to the actual condition and prospects of the

Caddyson family ; and her son Henry could give her no very bright picture of either. Whereupon she said—

“You are worse than your father, Henry. Fool as he was in after life, at any rate he had the sense to better himself, as I know to my cost, by his marriage. And there are you, I may say, well started in life, going to throw yourself away upon a girl who has, I am quite sure by what you yourself say, not a shilling to bless herself with. At any rate, sir, you don’t have my consent.”

Henry protested that, to begin with, he didn’t know whether Miss Caddyson would accept him if he proposed to her ; he only knew that if she did he should be the happiest man in the world.

“Tush !” answered Mrs. Pursey. “The happiest man in the world, indeed !—the happiest fiddlesticks.”

“Besides, mother, I don’t know the state of Mr. Caddyson’s pecuniary affairs ; he *may* have money—it’s quite possible.”

“Don’t talk to me, boy, in that way ; you’ve

told me quite enough. A very little description is enough to tell me whether people have money or not ; I could tell by the state of the doorstep whether there was money in the house. Unfortunately, your poor mother has had too much experience of what want of money means, and how people show it. I tell you these Caddysons are hand-to-mouth people ; and, after all the good advice your Uncle Reddish has given you, too, you ought to be ashamed of yourself. You are a Pursey to the backbone, and so much the worse for you. I had hoped to see a little of the Reddish in you ; but go your own way, for you will, only don't say that I didn't warn you, and don't hope for anything out of my poor little allowance. It's little enough I have left, after being married to your father for two-and-twenty years, and no thanks to him nor to any of his family for what I have got. Besides, what right has a mere lad like you to fall in love, and talk about marrying ? Time enough, I say, when you're thirty, and then it's too early. Why, there's Miss Ballom

who'll have three hundred a year in her own right."

"What, mother!" Henry Pursey exclaimed, "the one who squints?"

"Squints, sir! And what if she does? This Miss Caddyson's no great beauty, I'll be bound."

"Why, mother, you've not seen her."

"No, sir, and I don't want, that's more; don't bring her here."

This conversation was not a cheering one to Henry Pursey. He continued his visits, however, in Charlotte-street; and, by degrees, paid open court to Miss Caddyson. Mrs. Caddyson agreed with her husband, that Henry Pursey was a very genteel young man. The lady was much shocked by his father's flight, and was disposed for a time to be cool to him on this account. But Mr. Caddyson soothed her alarms and appealed to her sense of justice; he said that it would be shameful to visit the sins of the father upon this honourable young gentleman, who was well placed for life; whose income would increase regularly year by

year, and who would be entitled, long before he was an old man, to a pension from the Crown.

* * * * *

Henry Pursey's suit prospered, and by degrees, as time rolled on, his mother's mind was softened towards the family of his betrothed. She thought he might have looked a little higher, and she took care to tell him from time to time, how unfavourably his Uncle Reddish thought of the match.

"You are a foolish boy," she would say; "you are walking in your own light, and I am sure you will be very sorry for it one of these days, and will remember the warning your mother and your best friends gave you. But if you will, you must; that is all I have to say."

Mrs. Pursey was reluctantly persuaded by her son to visit the Caddysons. Her manner was freezing at first; but Mr. Caddyson was so polite to her, heaped so many attentions upon her, and so covered her son with praise, that she became quite friendly; and said to Henry on their way home, that he was quite a delightful old gentleman.

“And what do you think of *her*, mother?” Pursey anxiously asked.

“Well, if you ask me for looks, Henry, and you want my candid opinion, I don’t think there’s much to choose between her and Miss Ballom.”

“Mother!” he exclaimed.

“Well, I don’t, and that’s the truth of it, Henry; and mark me, Miss Ballom has three hundred a year in her own right, as I’ve told you very often; and Miss Caddyson hasn’t three hundred pence.”

But Mrs. Pursey’s worldly wisdom was expended in vain, and Uncle Reddish’s threats and anger were passed by as the idle wind.

In brief, two summers after Vacarme’s demonstration in Charlotte-street, Henry Pursey married Vacarme’s young mistress.

CHAPTER V.

THE SPIDER AND THE FLY.

“Home-keeping youth have ever homely wits.”

SHAKESPEARE.

It happened that the department in which Mr. Henry Pursey gave his services to the Crown was also that in which the two timid young bill-discounting gentlemen, whom the reader met in the office of Mr. Zachariah Moss, also served the State. One of these young gentlemen was Mr. Algernon Conway, and the other Mr. John Talbot Whittlesea. They were humble, tiresome, poor, and troublesome offshoots of much too luxuriant aristocratic trees; and were born, therefore, to be provided for by the public in some way. Conway and Whittlesea were chums. They were great about blood, and condoled with each other over

the degenerate days in which they lived, when all kinds of fellows were getting into the Government service ; and when snobs who hardly knew who their grandfather was, and if they did know would be ashamed to mention his name, got into the public service because they had been able to cram for an examination. They constituted themselves the two swells and notables of their room. They were on speaking terms with several peers ; they were occasionally asked to the great houses of their relatives ; and so other clerks looked up to them. It was very small and paltry in these clerks, no doubt, to pay attention to, and court, these two young gentlemen because they were second cousins of noble lords ; but that which the servile clerks did to Conway and Whittlesea, is done in every condition, and in every position, of life. The learned pate still ducks to the golden fool, the tradesman ducks to the merchant, and the merchant to the nobleman. Each in his sphere tries to catch the hem of one in the sphere above him, and will do, very often, the meanest tricks to succeed.

Let the reader, then, not be too hard on Henry Pursey and his co-clerks because they paid extra attention to Messrs. Conway and Whittlesea. Pursey paid a bitter price for the honour of the acquaintance of these young gentlemen, and of their particular friend, Mr. Julius Macfum.

The genealogical tree of which Mr. Julius Oscar Macfum was a sprig was an old, old piece of vegetation, at least so said Mr. Julius Macfum himself. If the historian may rely on the testimony of this gentleman—this “Simple Child”—the Macfums came to England with the Conqueror; and, if the characteristics of this member of the family may be taken as a specimen of the Macfums, I should judge that Julius was right in his observation. Julius Macfum was not a man of classical education, nor could he boast any commanding natural powers; but he contrived to make a very effective figure in the world, nevertheless. In the first place, he was seldom seen twice in the same waistcoat—a fact, according to him, sufficient to establish any man’s reputation

in good society ; and then he wore a moustache (when moustachios were not as common as now), and talked about the Macfums in India. He was dependent upon some unseen and most mysterious uncle, who, it was alleged, forwarded him periodical remittances ; and gave him to believe that he would leave him the bulk of his property. Who this uncle was, and where his property was situated, were the mysteries of Macfum's friends. He had lately been introduced to Mr. Henry Pursey by Mr. Conway, and had taken this young gentleman in hand, or, as our sparks have it, in tow. Fortunate young Pursey ! Henry Pursey was a young and an ambitious man.

He had rented a seven-roomed cottage in the neighbourhood of Chelsea, where he esconced his wife and one servant, and where he usually spent his evenings and his Sundays. For six or eight months after his marriage this modest house was his world ; but by degrees a longing for some change, some excitement, to vary the monotonous quiet of this domestic bliss, stole over him,

and he wandered forth into the night-haunts of London, in one of which he had the honour of improving the acquaintance of Mr. Julius Macfum. And Macfum, in the largeness of his heart and the emptiness of his pocket, determined to test the truth of his *protégé's* soul—to try whether he had discovered one trusting nature among the selfish and suspicious souls that choked London. Pursey, elated with the condescensions of his obviously military friend (to whom Conway had introduced him), vaunted the aristocratic nature of his new acquaintance to his co-clerks, with the air of a man who had made an important onward step in the world.

It was arranged, after the first meeting, that the new friends should take a chop together. Macfum would have asked Pursey to his club—nothing could have been easier—only he wished for a quiet evening ; and he knew that he should meet Lord Condiment there and “a heap of fellows,” who would insist upon his supping with them. With a languid air Macfum vowed that he must

positively weed his friends. So it was arranged that they should dine at a café of great memory in the Haymarket, where Macfum assured his young friend they would get a first-rate steak, to say nothing of potatoes *au naturel*, that would throw him into ecstasies of delight. The friends met as agreed. Pursey was punctual to his appointment, but Macfum was half-an-hour after his time; albeit, he had been a few doors off for more than an hour. He had been detained at the Carlton, the sly fox said, and had just left that consummate bore, Sir George, in the Mall. I know it, however, to be a positive fact that Macfum paid the toll-keeper of Waterloo-bridge the sum of one halfpenny, being the toll for his passage, not more than one hour and a half before his arrival at the café. Waterloo-bridge and Waterloo-road knew him well enough—but he knew neither. Macfum insisted upon standing a bottle of the landlord's finest port, as a sedative, after an ample dinner, and then opened that lazy conversation

in which Englishmen usually indulge over their walnuts and their wine—when they have them.

“This isn’t a bad glass of wine,” ventured Pursey.

He would have made the observation had it been ditch-water.

“Humph!—ah!” said Macfum, sipping the wine at intervals, and holding the glass to the light; “I’ve been spoiled lately,”—meaning to say, guinea port has been my daily tippie for some time past—“yes, completely, irrevocably spoilt!”

“How so?”

“Why, I’ve been spending a few weeks with Lord Mac Fleming, in the north of Scotland, lately, and he has some of the most magnificent port, I think I may say, I ever tasted; I don’t think the Duke of Ayr’s is better. A fine dry wine that cleans the mouth, if I may be allowed the expression; but you know the kind of wine I mean, my dear sir. It was scarcely so pure a

wine, now I call it to mind, as that I sent to an uncle of mine in India—the ungrateful old buffer! I might as well have enjoyed the twenty dozen myself—quite as well.”

“What! did he pronounce it bad?”

“Oh no, not he, the old cormorant! He wrote back an indignant letter, asking me if I thought twenty dozen of wine (though he acknowledged that it was in fine condition) was not a shabby present to send to a relative who had been as good as a father to me? Just conceive the kind of manners he must have! The rich old Indians imagine that we poor devils over here can make money as fast as they; we who have to look at every fifty-pound note, and no mistake about it. I don’t disguise it’s my own case, sometimes.”

“Is your uncle an Indian merchant?” asked Pursey.

“Come, you’re not taking care of yourself—fill. My uncle a merchant, eh? Well, I scarcely know what he calls himself; but of this fact I’m pretty certain, he has heaps of money. I take him to

be an obese old sensualist, who lies all day under cover, and is fanned by a brace of niggers. He's unmarried, and I'm the only relation he has in the world. You don't know how exciting it is to be a member of a rich consumptive family—to see first one die, then another, and to be compelled at last to represent the entire family oneself. It's sad—very sad—but deuced lucrative.”

“And the family estate?” interposed Pursey, anxious to know all the grandeur of the Macfums at once.

“You sly rogue !” and the condescending Macfum poked his young acquaintance in the ribs. “Yes, and the family estate—that's a consolation ; a brilliant consolation ! Within the last two years I have lost nine relations—no great loss, certainly. As relations go, I have borne up wonderfully under the infliction ; I don't repine.”

“My dear Mr. Macfum !” exclaimed Pursey, staring with astonishment, “you talk like a Blue Beard.”

“Ha ! ha ! My dear boy, mere jesting of mine ; it's a habit, caught from some comic snobs I used

to know, but whom I cut long since. But you will allow, in common with all the world, that relations are great bores. I know I speak from experience. They do take such deuced liberties with one ; and one gets no compensation for them while they're alive. Sir, I would exterminate the whole race of uncles and aunts—cousins I don't count as relations ; they're merely slow connexions, whom a man of sense avoids—they are such insufferable preachers of sermons, and meddlers, and kill-joys. Uncles, we have agreed to a man at my club, are tyrannical old humbugs ; and I think, I'm not sure, but I think we're going to put them down altogether. We shall put some Sir Peter Laurie on to them, I expect."

"Do you include your own uncle in this sweeping condemnation ?"

Purseys was puzzled and amused at the same time.

"Hang it ! I scarcely know. I won't decide that off-hand. The old fellow used to behave himself in the most liberal manner. At one time I thought

him the most generous old fool on the face of the earth ; but now, d——n it, he does not know how to treat a gentleman ; he has the spirit of a Jew clothesman. Last year he got some odd crotchet into his head, and swore he would cut off my allowance. I wrote to him, and told him emphatically, that as a gentleman and a man of honour, I could not consent to be treated like a youth of twenty. That's the way to manage them, I find. I said I'd open a shop, positively. The stupid old creature returned me the humblest answer in the world, enclosing me a cheque for double my usual allowance, and almost going on his knees to entreat me never to mention a shop again. Rather handsome of the old boy, certainly. Now he's got another crotchet in his head—a most ludicrous and preposterous one—and I've written him rather a smart letter on the subject, asking him whether he would like to see a Macfum earning his own living. I shall get a remittance I suppose, by the next overland ; meantime, I must get Lord Condiment, or Sir George, to give

me a little help. Uncles must most decidedly be put down, my dear Pursey. Sir George is a deuced good natured fellow, but the worst of him is, he's so awfully prosy. I can only compare him to bagpipes; but a heart of gold—pure virgin gold. For instance, when I was in the same strait last year—yes, it was about this time last year—Sir George offered to lend me a hundred pounds just to last me a little, until the arrival of the mail. I knew it must come—must, by Jove! I objected, as any considerate man would object, to borrow cash of his friend, if he could do without; so I frankly told prosy old Sir George—bless him! I couldn't think of using his money; but that if he would put his name to a bill for me, it would answer the same purpose, do you see? and not put him to the inconvenience of drawing upon his bankers. And so the matter was arranged in a few minutes; but let us talk upon another subject. I am boring you with these stupid and dull personal matters. Have you been to the opera yet? It's too hot for me; can't stand it."

Pursey, who believed with many of his class, that if he allowed he had not been to the opera that season, he would be set down as a vulgarian, saved his character by telling a lie. He asserted that he was at the opera on the opening night—admirable performance!

“In the omnibus box?” asked Macfum, carelessly.

“No; in the pit.”

Pursey thought this was a “let-down.”

“What say you, shall we lounge in there to night? I can pass a friend.”

Macfum was superbly indifferent.

“With pleasure.”

And the twinkle that sparkled from Pursey’s eye betrayed the flutter at his heart—showed to his friend that it was no common occurrence to him to visit the opera. Macfum was satisfied.

“I’ll introduce you to Lord Condiment. I think you’ll like him.”

“Heavens! to know a lord!”

Henry Pursey gladly assented to this proposi-

tion. He was on the high road to distinction. To shake the hand of a live lord! was not this to reach the summit of human ambition? On the morrow he would be another being. Now he was of the mass—of “the general;” to-morrow he would stand apart from the crowd.

“Waiter! another bottle of port. Do you ride much?—or are you too much occupied at Somerset House?”

“I don’t find much time for riding,” returned Henry, anxious to avoid another falsehood, yet without sufficient strength of mind to acknowledge his ignorance of horseflesh.

“No, I suppose not; but still you have a mount now and then?”

“Oh, yes! now and then.”

Henry Pursey’s relatives could have informed Macfum that his (Pursey’s) knowledge of horseflesh was limited in his youth to an occasional canter upon the ponies stationed on Blackheath, for the especial patronage of those persons who do not object to broken knees in their horseflesh, and

are not particular as to grooming, or saddle, or anything.

“Condiment has some first-rate hacks. As you’re rather a judge, he’ll be glad to see you manage one of his mares. If we meet him to-night, I’ll make an appointment with him for Sunday morning—an open day for you, I take it. Will that day suit you? It’s a bit of luck to get your legs across one of Condiment’s mounts.”

“I am afraid I’m engaged next Sunday,” returned Henry.

He was anxious to avoid a display of the condition of his equestrian education before a peer of the realm; at the same time, he was loth to lose so glorious an opportunity of parading himself in such company. Poor Mrs. Pursey, at Chelsea, making the pies!

“Well, my boy, we can arrange a day when we meet Condiment.”

Here a pause in the conversation ensued. Presently Macfum’s eye caught the day of the month suspended against the opposite wall—that was a

most convenient little date-box. He lifted his glasses hastily, and again read the date.

"Bless my soul!" he then exclaimed. "Waiter, is that the right date of the month? It can't be. No, no; it can't be—I never make a mistake in these matters."

"Yes, sir," answered that important functionary. "Quite right—always right here, sir; make a pint of it, sir."

"Why, hang it, Sir George leaves town to-night, then. Waiter! here, be quick. A stationer's at hand, I suppose? Fetch me a bill-stamp directly—a printed form, mind; and go like the wind—d'ye hear—like lightning, and a little faster."

"Yes, sir," again vouchsafed the nimble and most obsequious waiter, as he disappeared briskly with the money.

"Hang it! what an ass I am—a most consummate, unfortunate ass! I have been thinking that this was the thirteenth only; confound it! Sir George leaves town to-night, the fifteenth; there's no mistake about it. He's almost the only

man on the broad face of the earth of whom I could ask so delicate a favour. But I may yet catch him at the Corinthian, if that waiter's not half a century gone. He said he should take a chop there at six ; then, hang him, he's so uncertain ! Deuce take this waiter ! I wish he'd make haste. Excuse my hurry and bad manners, Pursey ; the thing's vital. Oh, here he is ! Do without me for a few moments, my dear boy ; I'm only going round to the Corinthian. I shall just catch Sir George, if I run for it."

And Mr. Julius Macfum rushed into the street, leaving Henry to enjoy the wine, and his own vain reflections. Mr. Pursey lay in a net, and believed it was a fresh bed of roses.

" Well, I haven't been unlucky all my life," the dazzled one thought ; " I've done it at last ; I'm with the cream of the cream—there can be no shadow of doubt about it. I wonder whether Macfum can help me in the office. If Macfum can't, I should think Lord Condiment could, easily. Macfum is a deuced good fellow : there's no cursed

pride—no haw-haw! about him. What would Mary say if she could see me hand in glove with half the aristocracy of the land? and, above all, what would the Reddishes say? She'll want (women are such snobs) to be introduced to Lady Condiment and Sir George's wife; but how's it to be done?—not that she'll listen to reason. I can't ask Condiment home to our grubby place; his bailiff wouldn't sit in it. Ecod, no! he'd cut me directly. It's a deuced bore; money's the d——! Ho, here's Macfum!"

This gentleman threw himself, exhausted and dejected, into a chair, and panted.

"He's off! fetched him in the travelling carriage at half-past five. It's more than a confounded nuisance! I'm hanged if I don't cut the Corinthian; there's nobody to answer you—no order—no—d——n it, no anything. Besides, it does one no good."

"Why?"

"Because of late they've admitted some awful snobs, whom it turns one ill to meet. I confess to

being fastidious. I was near upon knocking one of the plebeians down just now ; I felt a tingling sensation in my right fist—a coarse brute ! I was in the reading-room, making some inquiries after Sir George, when the fellow came up and asked me if I wanted to see the baronet very particularly. I told him, conceiving that he was a gentleman, that I *did* wish to see Sir George on an urgent pecuniary matter, that was of importance to both of us, when the *grossier*—the *malhonnête*—the booby presumed to ask if he could be of any service—he, an utter stranger !—a jackass ! I told him I'd a good mind to horsewhip him for his insolence ; and I added, in a voice of thunder for all the room to hear, and by way of a lesson to the ignorant scoundrel, 'You should know, sir, that a gentleman receives a *fa our* from no man who is not strictly his friend.' The fellow addressed me as familiarly as you or Condiment would. Upon my honour, now I think of it, more familiarly."

"I am thankful that you include me in your

list, Mr. Macfum," answered Pursey, his breast bounding with gratitude at the overwhelming compliment of his new companion.

Macfum threw the bill-stamp upon the table, seized the decanter, and filled two brimming glasses.

"Now, Pursey, let's drink to a lasting friendship."

"With unfeigned pleasure," answered Pursey, extending his hand to Macfum; and the two drank to a lasting—an eternal friendship. It was a charming spectacle.

"Condiment is at the club now; he rather annoyed me. Waiter, bring a pen and some ink, and a sheet of paper. I must write a word to Captain Rutter; you'll excuse me, Pursey?" And Macfum wrote a short note to his friend in the Guards.

There appeared to be no limit to his command of great friends. Pursey sipped his wine (he had fully taken his quantity by this time) and with unfeigned admiration surveyed the placid Macfum,

who, albeit on nodding terms with half Belgravia, was as unpretending as any Quaker.

“Waiter, have you a porter who can take a letter as far as the Guards’ Club?” said Macfum, when he had completed the address on the envelope. “Never mind, I’ll take it myself;” turning to Pursey, “As I was telling you, Con-diment rather annoyed me. He said, if I had asked him he would have been happy to oblige me with his name to the bill; but, as I told him, how could he expect me to mention such a matter to him, when he had not so much as hinted his willingness to serve me? Some men, you see, don’t understand delicacy of feeling. I was sorry for his sake, but I felt bound, of course, to decline his offer. Don’t you think I acted as became a man of spirit?”

“Certainly; I admire your sensitiveness exceedingly.” Pursey’s enthusiasm in favour of his companion was now at white heat. He took a pen, drew the bill towards him, and wrote his name across, in spite of the reiterated remonstrances of Macfum, who protested that he would not have

asked such a favour of Pursey, upon such a short acquaintance, for worlds—no, not for worlds! He was quite taken aback. Pursey begged that his friend would not mention so slight—so very trivial—a favour; and presently the two separated for their respective homes, to dress for the opera.

Macfum turned back to survey the retreating figure of his friend. He shrugged his shoulders as in pity, and muttered to himself—

“Poor little snob! Yes, Jem is right—bait with coronets, and they bite freely. Ha, ha!”

Mr. Henry Pursey went on his way home rejoicing; he felt ready to hug Mr. Conway for his introduction.

“Ha, ha!” said he to himself; “I should like to know what the Reddishes will say now; I should just like to see that ill-tempered uncle of mine at the opera. I have broken down the barriers at last, and my way is clear and open.”

When he got home, he thought it had never looked half so homely. His pretty wife, who was waiting for him, and who had his slippers ready,

for the first time appeared to him a somewhat plain, domestic little body. She was surprised and delighted to hear that he was going to the opera ; and in such brilliant company, too. She lingered over him at his toilette, and smoothed his collar, and tied his cravat, and sent him forth with a glow and pleasure an artist feels when he sends forth the picture he likes best. And how did the little snob thank her ?—for an arrant snob Henry had become that day. Why, his haughty little soul revolted when the humble maid was sent out for beer on the morrow evening at supper-time. The weighty domestic question whether the mutton should be cold or hashed, appeared to him to be a horribly vulgar one. His wife desired to consult his taste in the matter ; but how on earth could his noble lordship be expected to devote one moment's attention to cold mutton ? Poor little Mrs. Pursey ! How well she remembered this day in after life ; and how bitterly she rued the encouragement she gave Henry to cultivate his new splendid friends. But Mr. Henry was at this time

too magnificent to be controlled. He stalked about with ludicrous pomp ; but when at night he laid his head upon his pillow, ere he fell asleep, a voice, in a harsh whisper, must have repeated to him his father's last words, when conjuring him never to put his hand to a bill.

“Then never do, sir,” said the harsh whispering voice ; “never do ; and be a happier man than your father ever has been, or ever can be, with all his unprecedented aptitudes for business.”

CHAPTER VI

“BUSINESS WITH MOSS.”

“And on his shield *sans loy* in bloody lines was dyde.”
SPENSER'S *Faërie Queene*.

WHEN Henry Pursey was fairly out of sight, Macfum shaped his course in the direction of old, dusty, wicked Gray's Inn. He drew the bill from his pocket, and read it over, chuckling the while; and then he hastened onwards. “I wonder whether the old rascal is at his office still,” he soliloquized, “or whether he has shut up that vile swindling-shop of his for the night, and is in his gratuitous cups, at the ‘Bit of Paper.’” The current of Macfum's thoughts then ebbed back to the *café*; and, as he hastened to the Inn, he recalled the points of his manœuvre to mind, and

felt serenely conscious of his consummate art as a trickster. He was nearing the summit of his profession. Among his associates, Macfum numbered a few young lords and a sprinkling of poor baronets, who were occasionally accommodated through him. And these green and "fast" noblemen, the height of whose ambition was to back a winner for the Derby, or win the pretty horse-breaker who was for the moment in vogue; and who had promised their progenitors to turn presently from a study of horseflesh, and from the companionship of pretty horse-breakers to that of politics; patronised Macfum, and associated with him because he was a jolly fellow, who could lead them into queer places, and behaved enough like a gentleman for their purpose.

Macfum was an expert practical joker, and was admired for his daring, for his unfailing confidence, and his inexhaustible expedients. He had gained a bet with Lord Rappee, that he would get a prudent Scotchman of their acquaintance to accept a bill; and his success in the matter had

established his reputation for consummate tact. Henceforward was he called the "Simple Child." It was generally believed that Macfum had accomplished what the persuasive powers of fifty special pleaders would have failed to bring about; Macdonald had fallen like a lamb! Indeed, it is reported that the duped Scot was henceforward looked upon by his countrymen as a disgrace to his fatherland; and that his family, for this one false step, disinherited him!

Macfum's spirits never failed him; and he had the rare faculty of making his liveliness contagious. He once (so his companions reported) induced a funeral party "to make a night of it," and in the character of witness forced the Lord Chief Justice to shake with laughter in his ermine. So his friends were always pleased to meet him, and did not greatly busy themselves about his principles or the gentility of his descent. Macfum is one of a numerous metropolitan regiment of adventurers. His chums accepted his story about his uncle in India as a true tale, for the most

sufficient reason that they did not care to satisfy themselves as to its absolute truth. An untoward discovery would have condemned their jovial friend as an adventurer, and consequently have rendered the continuance of companionship with him impossible. Very much in this way matters stood between Macfum and the world.

Macfum did not disguise the humble nature of his sleeping-room from all his elegant *vauriens*. He playfully called his apartment “his *perch*,” and talked of finding his horrible “little roosting-place,” when he was about to withdraw for the night, early in the morning. He was an open admirer of the style of dwelling patronised by Diogenes, and would ask his bachelor friends (if he decided upon honouring their rooms for the night with his presence) whether they had a convenient “tub,” wherein he might shake down till morning. This facetious philosophy disarmed the scandal, or quieted the ill-nature of the world; and so Julius Macfum flourished, or contrived to

exist, and handsomely, unquestioned if not unsuspected.

He stopped before the dirtiest house of the dirtiest London inn, and having summoned the lean clerk by means of a dusty and rusty knocker on the right-hand door, under which was painted "Mr. Zachariah Moss" (a gentleman who, as the reader has heard, repudiated his Jewish descent), that consumptive and lightly-clad functionary declared that Mr. Moss had left office for the day, but would be in town by ten o'clock on the morrow morning. He was not at the "Bit of Paper" to-night.

The boy was a completely subdued being; he was a worm you might safely tread upon—he was past turning. Mr. Moss's heel had passed over him, and he was not likely to turn after that.

"You're sure he'll be here by ten, eh, young shaver?" asked Macfum.

"Yes, sir; he'll be glad to see you at that hour."

"Don't doubt it—the arrant old villain! You can tell Moss from me, that I was never up but

once at that disgraceful and most preposterous hour ; and that was, d'ye see, when I was roused by a relation of his savage brood to take an early trip, you know where, not far off. Tell him I'll call at one, and that he must be at home, and not the faintest mistake about it. But you need only say that a gentleman of an eccentric and highly-original turn of mind wishes to be swindled out of forty pounds to-morrow, and that he naturally comes to Mr. Zachariah Moss to do the business—Moss will be here, for the love of the dirt, to the minute."

The clerk's face wrinkled into a grim smile as Macfum disappeared. Poor boy! the smile couldn't stay one minute upon his face, young as it was.

"Well," thought the clerk, as he resumed his weary seat at his desk, "that chap must have had a deal to do with attorneys, and with not the best specimens of a shy class, neither. He's up to the dodges ; but we shall have him all right and tight yet. I'll bet a wager Moss 'll have his

claws in him sharp, some morning, as he had 'em in me."

And at this thought a malicious grin—an expression quite horrible on the beardless face of youth—showed how effectually and earnestly Mr. Moss was inculcating the principles of his profession in the mind of his clerk and late creditor.

"Ruin a boy," said Mr. Moss, "and he makes you a *fast*-rate clerk ; having been in the fire himself, he gets *very* keen."

Meanwhile, Macfum hastened homeward to dress for the opera. He lodged in a second floor of a house in or near the Waterloo Road, with a miserable woman, who, in a rash hour, had given him five hundred pounds, and her hand. Seeing the five hundred, and being "hard-up," Macfum took the hand as he took wine—in discount. Mrs. Macfum was the daughter of a small tradesman, who had amassed the above sum after a long life of humble industry ; and who had bequeathed it to his daughter, telling her she might become a lady, if she acted prudently. Miserable lesson !

It fell like sweet music upon the daughter's ear. Let any tradesman approach her, and he would find his answer ready. Macfum, however, found her smiling her sweetest—and with pride and joy she became Mrs. Julius Macfum. Now Macfum married because he was in a desperate condition from want of money. He looked upon himself as a bill, which his wife had accepted and cashed. He breathed to no man the fact of his mercenary alliance, but resolved to live with his wife in an obscure lodging, where she might vegetate and die. He never positively ill-treated her, but the poor creature's pleasures or comforts were never considered in any of his plans. She was merely part and parcel of the inevitable luggage that encumbered his lodging. Mr. Macfum was a light-hearted, good-tempered man to the world; his boon companions said his thoughtless generosity and simple trust were his ruin. Mrs. Macfum could have told a different story. The utter prostration of the wretched creature's spirit—her silent and almost idiotic obedience to every beck

or nod of him from whom she had expected so much, and from whom she had received nothing—presented the most depressing picture of a wasted life it is possible to conceive. And yet she murmured not; nay, she gloried in helping to give the finishing touches to Mr. Macfum's gorgeous toilette.

When Macfum returned home from his visit to the office of Mr. Moss, he found his wife leaning over a flickering fire in a state of half-stupor. She raised her eyes as he entered, yet spoke not a word. He threw down his hat and gloves, and said, without turning his eyes towards the woman—

“Now, Polly, I'm late. Let me have some clean linen, and my evening dress. Do you think I want shaving?”

The wife turned vacant eyes for a moment upon the fine, pulpy face of her husband, and then a half-suppressed smile stole upon her lips; and she was about to approach nearer to him. She checked herself, however, and made answer in a quiet tone of voice, so that Macfum did not perceive the

momentary struggle that passed within her. The history of this woman's life is a tragedy, fraught with a most solemn warning to her wayward and ill-advised sisterhood ; it is a tragedy, however, upon which the curtain must be dropped. Oppression and neglect, a neighbour said, seemed to come "quite natural" to her.

Macfum, in common with many men of no importance, either in literary or theatrical circles, had the right of passing a friend, together with himself, into the pit of the Opera. He accompanied Pursey thither, and introduced him to one or two sporting celebrities, to the great joy of the young gentleman. And Pursey returned home to his wife with a long account of the condescension of the young aristocrats, who had, in truth, vouchsafed him only the stiffest obeisance. "Who is Mac's friend now, I wonder?" said they among themselves.

Macfum was half-an-hour behind the time of his appointment with Mr. Zachariah Moss—a fact which that gentleman noticed rather angrily be-

hind the back of the "Simple Child," but which he humbly begged this gentleman not to mention when he made his appearance. The reader is already familiar with the exterior charms of Mr. Moss. It need only be remarked that on this day he wore emeralds instead of diamonds.

Macfum, who had long ago perceived that Mr. Moss was guilty of the weakness of disavowing his unmistakable descent, determined to turn this perception to account, and had turned it to account very often; and had led up, in fact, through it, to the mysterious relations which now existed between them. On the present occasion, Macfum resolved to play again upon the attorney's weakness; for, on this occasion, the "Simple Child" required all the money the bill was to produce, for himself.

"I'm surprised to find you here to-day, Zac—Saturday! Bless me, isn't this your Sunday?" commenced Macfum. "Give me a glass of sherry; I'm positively faint."

"Now, you know, Mr. Macfum, that my Sabbath is your Sabbath; it's too bad; you are jesting

upon my personal appearance. I won't stand it. Shall we go to business? What can I do for you?"

"A friend of mine swears he saw you at a suburban synagogue last Saturday," continued Macfum; "but he must have been mistaken. You'll pardon my blunder also, Zac, I trust. Everybody is liable to error, you know—it's human." This was said with a mock air of scrupulous politeness.

"Certainly, Mr. Macfum, certainly. Don't say another word about it. *Now*, what can I do for you? Only don't make the mistake again."

"This," answered Macfum, throwing Pursey's acceptance upon the table.

"For that amount! Really, Simple Child, you come to mock me in my poverty. For all this! Do you want me to sell the beds from under my children to keep up your extravagances?"

"Not I; it is you who intend to swindle me. Don't start, Moss; it is your profession. I don't blame you. Every man to his trade," said

Macfum, coolly eyeing the discounter. "Your little games don't take me in."

"And who, pray, is Mr. Pursey?"

"A householder in Chelsea."

"Upon my word, I don't know where to turn for the money. Besides, you know very well, Simple Child, that I shall want a third and a fourth name before I look at the bit of paper. Mr. Macfum, you come upon a poor man so suddenly—but you always do. I told you the other night, child, I hadn't any money."

Macfum laughed outright; and, in answer to the question of the astonished Moss, said—

"Hang it, Moss, you'd make a first-rate actor. I'll get the 'Wandering Jew' dramatised for you by a friend of mine. But it doesn't do with me, my antiquated shaver. *I* know very well that you don't contribute *all* the hundred-and-twenty per cent. per annum which you clear upon your capital to the charitable institutions of the country—not quite all; nor is it *all* laid out in shares in the Pork Insurance Company. Come, let me

have no more of this absurd whining and acting, but tell me at once what you mean to give me on this bit of paper. Out with the worst. The man who comes to Zac Moss is prepared to bleed."

Mr. Moss now put on his most wicked air.

"Are you a lover of the fine arts?" asked he, suddenly, as though a new thought had struck him. He must go through with his part, even with the Simple Child, if only to keep his hand in.

"What, have you a batch of pictures just come home from the bakehouse, eh? Who's your picture-baker? A half-dozen portraits of a Patriarch of the Minorities by the starved Buggins, if not baked for Rembrandts; or a Ragged Boy, with his Finger to his Nose, daubed in ten minutes by the same luckless individual, for a sketch by Wilkie—a bargain, at twenty guineas? No, I don't care about the fine arts."

"You are very severe, Mr. Macfum," answered Mr. Moss, with forced equanimity. "You never did me justice about my pictures; it's cruel, Mr. Macfum."

“It does you good to tell you a little truth now and then, or in your old age you might be deluding your soul with the idea of having led an honest career. When you have your nightcap firmly lodged upon your nose at night, I wonder what is your real opinion of myself. Once for all, my good fellow, remember that your acting is thrown away upon me; it’s shameful waste of genius. Tell me at once how much rubbish in the shape of wine and pictures, and what amount of cash you are prepared to give me upon this bill, and let’s have no more of this child’s play.”

Mr. Moss eyed his lecturer angrily. He felt the force of Macfum’s sarcasms. He knew very well that he had to deal with one as shrewd and worldly as himself; but it amused him to go through the comedy and to pit his keenness against that of the Simple Child. This edifying mock battle was rehearsed every time the Simple Child brought a bit of stamped paper to Mr. Moss’s chambers. In his heart of hearts, when he winced, Moss thought to himself he would

keep his knife sharp to take his full pound of flesh.

"Well," he said, at length, "I think you had better get it cashed by Mr. Abraham, for I'm afraid my terms would not satisfy you, you've become so grand and independent of late. Money's extremely valuable in the City—so valuable, indeed, that it is, I may say, rashness to trust good coin of the realm out on uncertain bills, when it will realize so much in the City with no risk whatever. You will do me a favour by giving Mr. Abraham a turn this time.'

"Hang it, Mr. Moss, I am not here to discuss the monetary question with you; I simply ask you what you are prepared to advance me on that bit of paper. Hang Abraham! Hang you all, for the matter of that."

"I've some splendid port," with oh! so wicked a look in his eye.

"Of course, that I was prepared for; recommended strongly for salads and picklings, I suppose. I know the stuff! Good for bruises, and,

mixed with water, for headaches. Well, and how many dozen of this do you propose to favour me with? Out with it, my tender Christian!"

"The wine to which I allude, Mr. Macfum, has been pronounced by first-rate judges to be of most excellent quality—I forget the vintage at the moment. I could let you have four dozen of it at fifty shillings a dozen."

"That's ten pounds thrown in the gutter. Well, now for the Rembrandt by Brown; my time's valuable."

With the utmost gravity, and without noticing the comment made by Macfum, Mr. Moss proceeded to enlarge upon the beauties of the two sketches by Wilson, which he proposed to include in the bargain. He directed his clerk to fetch the masterpieces in question, and the paintings were forthwith produced. Macfum, with a mock air of gravity, raised his glass to his eye, and proceeded to dilate upon the airiness of the distance, the masterly execution of the foliage, the graceful curve given to the tail of one of the sheep, the

exquisite taste displayed in parting the wool of another of the flock down the back, the translucency of the water, and the melting tones of the half-distance, until Mr. Moss was well nigh overcome with rage.

"It is undeniable," said Macfum, at length, having ended his criticism; "Brown has talent. It requires a genius to give that graceful curve to a sheep's tail."

"Perhaps so," returned Mr Moss, sharply; "curly tail or no curly tail, I intend to have twenty pounds for those two pictures."

"And quite right, Mr. Moss—quite right," continued Macfum, pleased to perceive that he had roused the anger of old Zac, yet anxious not to provoke a refusal to cash the bill. "What is your per centage?"

"Thirty. That leaves forty, which you may have in cash; when you have got two more names to that there bit of paper, and not before." Mr. Moss wound up with great emphasis—"And as it's to oblige you, Child, I don't mind taking Conway

and Whittlesea; I'd rather have somebody else, but they shall do. You'll find them at Somerset House now; so if you want the money, go and get their names to it, and bring it back to me, and here it is."

In an hour Macfum returned with the young gentlemen's autographs.

"Forty pounds!" said the Simple Child, balancing the money on the tips of his fingers; "forty for a hundred. You are a man of truly Christian spirit, Mr. Moss. I thank my stars I have escaped the clutches of the rascally Jews."

And on these terms *the bill was cashed!*

"Where am I to send the pictures and wine?" asked Moss, as Macfum rose to depart. "The Wilsons would hang well in your hall," he added, with a malicious grin.

"Do you think so? I believe there is a vacant space left in my back kitchen; or perhaps it is occupied by the last masterpiece you let me have at such a woeful sacrifice, so you had better keep them for the present."

“And the wine?”

“I shan’t pickle this season. Stay, you may direct both the wine and pictures to Henry Pursey, Esq., Briar Cottage, Battersea Lane, Chelsea, and inclose my card in the parcel.” Pursey is a young man, and an inexperienced man, thought Macfum, and doesn’t know good wine from bad. “Will you allow me to write a word to Mr. Pursey?”

“Certainly.”

Macfum seated himself at Mr. Moss’s desk, and wrote the following sprightly epistle to his friend:—

“CITY, *Saturday*.

“MY DEAR PURSEY,

“Herewith you will receive a small sample of the same vintage as that of which we were talking yesterday at the *café*. It has all the tartness of a first-rate wine, and is as fruity and clear as the most fastidious alderman could wish. The accompanying pictures are two Wilsons—exquisite specimens of that master, as you will

doubtless perceive. They were given to me by the late Colonel Cutlet. They are thrown away in my bachelor tub, so pray accept them, with the sincere friendship of

“JULIUS MACFUM.

“Lord Condiment is delighted with you. He says we must all have a day of it out of town next Saturday. We can’t do without you; so you must hold yourself disengaged for that day.

“To Henry Pursey, Esq.”

“There,” said Macfum, giving the letter to Moss, “let the bearer of the rubbish take this with him.”

“You are a clever child,” answered Mr. Moss, glancing at Macfum with a look half of envy and half of satire. “You are a knowing one—if one ever stepped.”

“I wish I could return the compliment, Mr. Moss.”

“You’re hard upon a man of humble pretensions. Have I not dealt with you like a Christian,

Mr. Macfum? Have I acted as though there were a thimbleful of Jewish blood in me? Now, with my good gold jingling in your pockets, answer me that? Not a thimbleful; not a drop!"

"No, that you certainly have not, my dear Mr. Moss; you have acted as though you had bucketfuls. Good day; I shall see you presently."

Old Zac muttered some angry words to himself as his customer departed, and then summoned a grey-headed, wrinkled old man—a piece of human antiquity, wholly devoid of that gentleness and softness which give a sanctity to age—into his presence.

"Has Solomon effected an entrance into Berners-street yet?"

"No, sir."

"I suspect that he is a careless fellow. Carelessness won't do for us—tell him that from me, do you hear? He was three weeks getting into Peckham Rye, and then only effected an entrance

in a wine-hamper ; though to my certain knowledge there were three distinct doors to the house."

"Yes, sir, but people has got so sharp of late ; as the principle of seizin' is spreadin' (with the progress of civilization, I suppose), that it wants an uncommon sharp 'un to get into a house now-a-days."

"I've a job for you to set about directly. You'll have to convey some wine and pictures to Chelsea in the course of Monday. Now, just attend to what I am going to tell you. You will be a bearer of a letter to Mr. Henry Pursey (to whom the goods in question are to be consigned), which you will insist upon delivering into his hands or into his wife's. Well, when you get into the house, run your eye over the furniture, and judge, as far as you are able, whether there are a hundred pounds' worth of goods on the premises. Do you hear?"

"Yes, sir ; very well, sir. A hundred pounds' worth. It must be a decent room full to fetch that. Did you hear, sir, that Mr. Isaacs's Clapham

execution only fetched an odd three hundred, sir?"

"I said Isaacs would burn his fingers. Mind you keep your eyes about you on Monday; and just notice where the back entrance lies, and whether the servants answer the tradesmen that way. Deuce take it, I'm obliged to teach you fellows your business."

"I'll not be behind, sir, depend upon it," answered the hideous old man, as he hobbled out of the office.

When Mr. Moss was alone in his room, he rubbed his hands, and said to himself—

"After that, I think I may treat myself to one of my little friends;" his "little friends" being his demi-semiquavers of port. "Now, I dessay," Mr. Moss continued, as he sat to his wine—"I dessay the Simple Child thinks he's done me beautiful; as if I didn't know who Mr. Henry Pursey was. Son of old kite-flyer Pursey who hooked it to America. Yes, but son as well to Mrs. Pursey, late Miss Reddish, who's a hundred-and-fifty pun'

a year, and it's to come to Henry, who's her only child. Ha! ha! I rather think I shall take a rise out of the Simple Child to-night, over the punch."

And that evening, at the "Bit of Paper," Zachariah Moss was very merry at the expense of the Simple Child over the bowl of punch which was *de rigueur* on the occasion of such a transaction.

CHAPTER VII.

AN EDIFYING CONVERSATION.

“Be not cunning.”

THE errand on which Mr. Zachariah Moss despatched his man Solomon was one that was most congenial to this ancient scavenger in the dirty ways of the law. He had passed his life in the employ of a shady unscrupulous attorney. “Put old Solomon on to him,” said old Mo, when his friend Ben could not find at once the poor creditor for whom he was in search; “he’ll ferret him out, will old Sol: there never was a man with such a scent. Talk of detectives; I’d back him to beat them in a search, by miles. Nothing stops him.”

Mr. Tim Selph had the highest respect for old Solomon, and would often condescend to drink a glass of ale in his company.

"Sol," Mr. Tim would say with an air (for even Tim, you see, had his inferiors, with whom he could enjoy the feeling of showing condescension), "Sol," said he magnificently, as he watched the "beaded brim" of his morning glass of bitter ale, "you are worth your weight in gold."

"And that," said Solomon, very surlily, "that's why I'm always paid in ha'pence, I suppose."

"Take the goods the gods provide you, Sol, and be happy, like a philosopher," Tim advised.

"But it's the devils who employ me," Sol answered. "I'm sure, however, Mr. Selph, when I look at you, and knowing the business you had, and how you lost it ; how, to my sartin' knowledge, you picked many people's bones, and never got so much as an ounce of meat for yourself, I'm sure it must be enough to make you grow crazy at times."

"Never mind bygones, Sol ; have another glass

of ale. I was a fool, and that's the long and short of it; I don't disguise it. I might have driven my own trap by this time——"

"Instead of running like a dirty dog behind other people's," a gruff voice, from a very savage-looking man, interposed.

"Hullo!" cried old Solomon.

"Yes, hullo!" echoed the gruff speaker in downright earnest, and making a menacing advance to shabby, cowardly, sneaking little Selph, "the little cur remembers me. I am Joe Hoole, whom he screwed; whose pocket he picked in the shape of costs; who had to run after him and buy his mercy by the hour. Now I don't owe him a brass farthing, nor any other man (snapping very muscular fingers under Tim Selph's nose), and—and if I could afford the luxury, I would lay the scurvy whelp across my knee, and cane him till he howled again."

"Gently, gentlemen," the landlord interposed.

"Gentlemen! gentlemen!" the hoarse stranger

roared. "If these are your gentlemen, thank you. I called for a glass of ale—but never mind—I'm accustomed to drink in the company of honest people ; (to Mr. Selph particularly and exclusively) crawl on your belly, reptile—ugh !" and the stranger strode into the street.

"You must have pinched pretty hard, Mr. Selph," said Solomon, not discomposed by this outburst of indignation.

"I had the best of him ; you can see that," Selph tried to laugh.

A tawdry woman, with patches of paint upon her cheeks—a woman of shame—was drinking at the bar. She overheard old Solomon, and Selph's laugh. As she moved to the door, she paused before them ; hate in her fierce eyes, and scorn upon her coarse lips.

"You are all he said, and more. How many people have you put, on winter's nights, upon the bare boards ! You know what I am, and *I* spit upon you both." With this the woman slammed the door behind her.

"We're a gettin' it hot and strong this mornin'," said old Solomon, "but it runs off me like off a duck's back, that's one blessing."

"And what about this Pursey?" Mr. Selph asked, to turn the conversation.

"Not much of a place—young couple—furnishing by degrees, I should say—not a dozen bottles of wine in the cellar, and I *do* believe they're ginger. Master had better take care."

"Don't be uneasy, Sol; the young chap has some little expectations."

"Oh! that's quite another pair of shoes, as we say." His face brightened. "I thought master couldn't make a mistake."

"Nor I neither, Sol," said Selph. "He'll have a hundred and fifty pounds a-year when his mother dies."

"That is, somebody will," chirped old Solomon, with a knowing wink.

"Exactly; somebody will, and somebody who doesn't live two hundred miles off."

"These young sprigs, Conway and Whittlesea,

is going a nice game !” old Solomon pursued. “I tell you what it is, Mr. Selph, I see ’em coming out of Turnbull’s offices the other day.”

“No, Sol !”

“Upon my soul I did, though. You know it’s my business not to make a mistake. Now, if they hadn’t been doing a little bit of stiff with Turnbull—well, call me a fool for the rest of my born days.”

Mr. Selph looked very grave at this intelligence.

“The governor’s in pretty heavy. The young blackguards! A little while ago they were so timid you might have frightened them out of their lives with the bare threat of proceedings; and now brass is butter to them. They positively joke the governor.”

“We shall have the lambs joking the butchers soon,” said old Solomon, mightily pleased with his pleasant and highly picturesque way of describing the pecuniary relations that existed between Mr. Zachariah Moss and Messrs. Conway and Whittelea.

"Gently," Mr. Tim Selph remonstrated; "I'm sure Mr. Moss is an angel of mercy compared with Turnbull and a few others I could name."

"Quite right, Mr. Selph; he's a dove among the vultures."

"I call Mr. Moss's a very fair way of doing business; I only know I wish I had his chance. I know one thing I should do, Sol, and in the twinkling of a bed-post."

"I think I can guess—I *think* I can."

"Well, Sol, I should open my office-door as wide as it would stand, I should lean my back against the mantelpiece——"

"A very good attitude indeed, Mr. Selph——"

"And when Mr. ——"

"Shall I say who, Mr. Selph? Do let me; I know I'm right."

"Say, Sol."

"Mr. Macfum came, you would say——"

"There's the door, sir."

"Right again, right again! I'm afraid Mr. Macfum's more than a match, even for Mr. Moss."

“I wont say that, Sol, but I think this—Mr. Moss has made as much as he is likely to make out of him. Pursey’s business was a bit of luck that wont happen many more times, I fancy. Macfum’s blown upon in one or two quarters, to my certain knowledge. Now, when a man like Macfum is once blown upon it’s all up with him. He may be as clever as he pleases, but the swells wont have anything more to do with him.”

“No, they don’t seem to see it; and why should they, Mr. Selph?” was old Solomon’s profound remark.

“Not only that, Sol, but he’s no longer of any use to them, d’ye see. Macfum thinks himself very witty, but then, Sol, everybody’s witty now-a-days, or every man thinks he is. The governor laughs at him, and lets him say all sorts of impudent things to him, which I wouldn’t stand.”

Now the truth was the sneak and little nincompoop attacked Mr. Macfum in this manner *because* he had stood, and had felt himself bound and compelled to stand, everything the Simple

Child might choose to send to his address. He had winced, but he had never turned; so he came behind him in this way, and had at his back—after the manner of Selphs in every station of life.

“When his day comes, and the governor turns round as you know, Sol, he can——”

“Like a tiger; there’s no mistake about it.”

“Not too strong, Sol; there are sharper claws than the governor’s.”

“Sharper! Turnbull’s are daggers in comparison with Mr. Moss’s.”

“Well, then, when Mr. Moss *does* turn round upon Julius Macfum——”

“Esquire,” old Solomon interposed.

“Why, then, he’ll feel something that wont be at all agreeable to his lordship.”

“His grace will laugh on the wrong side of his moustache,” was an observation made by old Solomon, and deemed by him to be a witticism of no common force or meaning.

“This is the time to keep your eyes open, Sol;

there'll be some pretty doings, and some pretty peckings, even for poor devils, presently."

"It's time," old Solomon sighed. "The blind eye's a bad business now. Time was, Mr. Selph, when a man's blind eye meant a comfortable meat and pudden' dinner every day in the week—and I have known it get a bottle of port wine, or a run down to Gravesend on Sundays. It's no go now."

"Come, Mr. Sol, that wont do ; the blind eye brings a deal more than the wide-awake one."

It may be necessary to explain to the simple reader, the profitable business of the blind eye.

Gentlemen of Mr. Solomon's profession are paid by their employers to keep their eyes wide open, and to pounce upon debtors, make entries into houses, discover the whereabouts of people who are hiding, and in many other ways watch intently. They may be employed to peer down areas, to follow in the wake of ladies and gentlemen to whom a certain suspicion attaches ; or to go abroad in quest of truant birds of various descriptions. Now the reader will perceive that while on the

one hand they are open to an offer to keep watch and ward, to report what their eyes have seen and what their ears have heard ; they are tempted, on the other hand, by the side that desires them to be blind, to wear the near eye closed ; and this they are sometimes good enough to do—for a consideration. The reader will exclaim that this is grossly unfair—nay, that it is absolutely dishonest.

“What ! I employ A to catch B,” he protests, “and A, with my money rattling in his pocket—solid gold and silver which I have paid him—goes over to B, whom he sees perfectly well, and tells him ‘I will close the eye, B, that is nearest to you, I will not see even your shadow, provided always that you handsomely remunerate me for suffering the inconvenience of a blind eye.’”

Sweet and grateful to the sense of knowing man is such simplicity. The simple reader will not see then, that he who will sell an open eye, will sell a closed one also. They are not of the salt of the earth, but rather of the mud of it, who sell their eyes to other men’s purposes, and to the purposes

of sorry specimens of men, to boot, always. For they are not the open-handed, the generous-hearted, the gifted, and the noble who buy in this market. The man who buys is of a piece with the man who sells. An aggrieved *gandin* once complained to an omnibus proprietor that one of his drivers had been much wanting in respect towards him.

“I am very sorry, sir, and I will reprove him,” said the omnibus owner; “but I do assure you, I cannot always get gentlemen to drive my ’busses.”

Let us not grieve that old Solomon has told us the Blind Eye business is not what it used to be: nor let us be surprised that is not in the hands of gentlemen.

CHAPTER VIII.

MR. HENRY PURSEY ENTERTAINS THE "SIMPLE CHILD."

"And dainty bits
Make rich the ribs and bankerout the wits."

SHAKSPEARE.

AFTER a very short time from the date of Mr. Julius Macfum's introduction to Henry Pursey, the former gentleman made his way to the modest cottage over which Mrs. Pursey, *née* Caddyson, presided. It was a pretty little place, with some solid tufts of welcome green lilac under the parlour windows. There were pots of flowers on the little balcony; and as you peeped into the room, you could see dainty bits of crochet work, spread here and there about the furniture, and massed upon the open workbox in a corner. The thriftiness and the

care which had presided over the faded furniture in Charlotte-street, were here brought to bear upon new furniture. It was a little English home, in short, which appeared to have been put together by two young people, who, being very fond of one another, were content with a very small proportion of worldly comfort and show. It had the promise of a household that was destined to prosper; where little children were to learn to walk and talk, while the parents pushed forward boldly in the world, to gain better fortune and a more spacious, but not a happier, dwelling.

“A sweet little bandbox,” quoth Mr. Julius Macfum, as he tripped up the spotless doorsteps. “*Le nid de Cupidon*, eh, Pursey?”

Cupid shivered in the nest, I trow, when the elegant form of Mr. Julius Macfum first darkened the threshold of Briar Cottage. If he had folded his wings up there amid Mrs. Pursey’s work and flowers; I think he must have shaken his wings, seeing that he might want them again, when her

husband introduced his magnificent visitor. If there was a chilling sense stole over the lady at the appearance of her new guest, there was also a flutter of pride at her gentle heart. Her Henry had made a step in the world. They were moving into better society. Better society! As though there were any better society than that of two young people at their own fireside, reading and talking together, the day's honourable work at an end; with honesty and love in their hearts, and with the brave wings of Hope to carry them along.

At this time Mrs. Pursey could only say of Mr. Macfum, in her womanly way—"I have my suspicions." He was certainly very gentlemanly in his manners—most decidedly so—and very good looking; and, above all, evidently accustomed to high female society (he paid many compliments to Mrs. Pursey); but, after a few visits paid by this gentleman, she could not dislodge from her mind a certain "she knew not what," that made her very uncomfortable. She warned Henry to

be careful, and to find out all he could. She believed that she was not generally a suspicious person—far from it; but in this case she must say she had her doubts. Henry might mark her words, and see whether or not she was right in her suspicions: she would not be answerable for any consequences. All she would say to her husband was—"Beware." Are women more suspicious than men? or, at a glance, do they see farther? Are they generally of a less generous disposition? or is it the greater acuteness of their sympathies that enables them to discern, with a quicker gaze, the scoundrel beneath the blandishments of a dandy man of honour; or to read hypocrisy where blinder man reads grace and honour?

The visitors who honoured the Purseys with their company unanimously declared that the two Wilsons were the finest specimens of that master it had ever been their good fortune to behold. Presently Henry's vanity was so tickled by this extravagant praise of his friend's presents, that he

caused two lamps to be made, to throw a light upon the rich browns and greens of the flattered Buggins.

The fine fruity port that had been in bottle some twenty years to the certain knowledge of Mr. Macfum (though old Solomon, who helped to bottle it, had been in the employ of Mr. Moss but eighteen months), was proudly treasured by Henry Pursey. In short, Pursey declared the fiery stuff, manufactured for old Zac, to be the finest wine he had ever tasted; and he flattered himself he had swallowed some good wine in his time. His heart still warmed steadily towards Macfum. It was flattering to his self-love that he should have awakened so instantaneous and sincere a friendship as that which it was very evident Macfum entertained for him. He requested his wife in a magnificent way to confine her disgraceful suspicions to her own bosom; and if she could not think as she ought to think, at least to treat his friend with the utmost courtesy whenever he might honour them with a

visit. The wife, as in duty bound, promised to obey the commands of her husband ; though, as she affirmed with some pertinacity, she still had her doubts, she would say nothing more :—but she had her doubts. To show his utter scorn of his wife's suspicions, as well as to parade his most excellent wine, Pursey determined to bring all the resources of little Briar Cottage into requisition, and give a select dinner-party ; to consist of Macfum and two or three of his (Pursey's) intimate friends. It was in vain that Mrs. Pursey urged the absence of a fish kettle, and the utter inefficiency of the kitchen range for the purpose. Henry was firm in his resolve—he would give the dinner. Whereupon (to do Mrs. Pursey justice) the little woman busied herself making the necessary preparations, shaping her slender means to the end in view with a perfect housewife's skill. Macfum consented to honour Pursey with his company, provided the latter would promise not to waste “that choice vintage” on his guests. “For,” said Macfum, “the man

who gives much of his best wines at his dinner-parties, is ignorant of its value; and has to learn that after a certain point, men don't know the difference between good and bad drink. They can taste only the first three or four glasses. And," added this self-denying individual, "for my part, I prefer a glass of light French wine, this weather. If you insist upon throwing away your port, mind, I shall be party to no such criminal proceedings, I warn you. Every day port rises in price: you'll never replace *that* wine." But Pursey had determined to make his entertainment in every way worthy of his distinguished guest; he therefore gave no heed to the advice of his generous friend, but made up his mind to uncork half-a-dozen of his port, at least, on the great occasion. He took care, however, out of deference to Macfum's suggestion, to provide some light claret, so that his kind and dear friend might indulge his preference.

The party was to consist of six persons only: only; and on the day appointed for the festivity, poor little Mrs. Pursey was in a fever of excite-

ment. She declared she should not have a minute's peace until she had seen the turbot dished up. In the early part of the day she was in a desperate state of anxiety, lest the man she had hired to wait should disappoint her, or become intoxicated—as his wont was of an afternoon. Then there was the chance of the fish breaking; and then—who could tell?—the chimney might catch fire! Who would be a woman! Mrs. Pursey was heard to declare to a female friend afterwards, that she would not bear so heavy a responsibility again for all she could think of: no, not for a lapful of gold. She was quite sure her mind would give way under it. But, what did my lords care, so long as they had what they wanted? Men were pigs—and she had always said so.

Pursey's four ordinary associates were punctual to the hour. They declared graciously on their way to Chelsea, "they were always in time for a feed." Mr. Macfum, as became his lofty station, impressed the company with a sense of his importance, after the fashion of lions of the old

school, by keeping the dinner waiting for half-an-hour. This delay on the part of Macfum was never forgiven by Mrs. Pursey. Take this for a general rule—a man who has once kept a lady's dinner waiting for the space of half-an-hour has lost her favour for ever. A woman's friendship breaks—with the fish. Let the pudding turn out badly, and it shall not fare well with the guest who was late.

Pursey's dinner passed off very quietly. With the dessert came the famous, the incomparable, port. Macfum begged to be allowed to keep to the claret, as he had been recommended by his physician to drink no other wine, and very little of that. He loved it, but he had to pay for it in gout. Pursey excused his friend, with the most graceful bow, and passed the bottle on to his other guests, severally assuring them that they would find *that* port no common wine—as indeed it was not. They were all young men. They accepted the port as of the very finest vintage, and tried to persuade themselves that they

liked it. Their connoisseur airs were not unmarked.

Macfum observed them narrowly, and was pleased to find that they agreed with him in calling the wine in question a very fine glass of port ; a little fruity, but excellent and full of body.

“Deuced fine ! upon my honour, Pursey,” said Mr. Augustus Porson, a young man with an incipient moustache and a lisp. “The beeswing is perfect.” And he held his glass languidly to the light.

“My idea of a fine port, exactly,” declared Mr. Arthur Murton. “There’s a fine flavour of the wood.”

“It’s a nice wine—not too sweet,” thought Mr. Muskey, whose mind was wholly absorbed in his new waistcoat, and some startling shirt-studs. “Though I’m always afraid of port—it’s apt to discolour my face. It’s heady, very heady.”

And Mr. Alum could not justly appreciate high qualities of the wine, inasmuch as his mouth was out of taste — his tongue rough. So the five

young men drank from Pursey's pet bin ; and, such is the force of imagination or blind ignorance of youth, they conceived that they were enjoying the noble juice of 1820. Macfum made a study of this scene, for it was pregnant with a hopeful lesson to him. It was fresh evidence of the gullibility of the young ; and the moral he drew from it was to this effect:—If you wish to dazzle a young man, you should appeal to his judgment without allowing him to exercise it. Thus, you would say to him—"The best judges have pronounced this port to be an exquisite wine: I give it to you, for I know you are a judge in these matters." He will then drink the most execrable stuff, and declare it to be of first-rate quality. You have appealed to his judgment and forestalled it, by giving the decision of the greatest authorities on the question ; you have put him on a level with the highest. An old man will not be dazzled in this way. When you have to deal with a man of the world—that is to say, with one who is used to the pettiness, the chicanery, and the vice of the

world—for in the estimation of most men he is but a poor authority in any matter who is a stranger to the grosser phases of life—you must appeal directly to his judgment, accept it as final, and, moreover, thank him for it. You need not follow it.

The young men, though they vowed that they had seldom tasted so fine a wine, were, after a time, particularly abstemious while any of it remained upon the table. At first they smacked their lips as they sipped it, and passed the bottle about merrily; but very soon their relish slackened, and they adjourned to the claret-jug. Macfum noted this effect of Moss's concoction, and chuckled in his throat. Macfum plumed himself on having a marvellous contempt for human nature—a contempt gained, as such contempt is generally gained, after a study of its meaner phases. Men, to his thinking, were but so many chessmen; life, the chess-board. Now the cunning player held the king in check; now the castle frowned defiance on the king; and now, in

desperate strait, the king took refuge behind a pawn ! And Macfum, in his complacent judgment, believed himself to be the Staunton, the Morphy of the game—the subtle player who could turn the tables upon his foe, in spite of the most conflicting disadvantages. He felt that he could twist these five young men about his little finger, as the saying runs. In the fancied fulness of his own power, he contemplated their moral weakness—their forlorn gullibility—and pitied them.

The tedious party over, the commotion in Mr. Pursey's establishment gradually subsided ; and again the tide of time rippled on quietly—as time will glide—from the day of acceptance to the day of payment.

In the first flush of wedded happiness, Henry had given his wife permission to open his letters ; he now repented of this permission. Macfum had lately persuaded him to rescind the absurd license, if he wished to lead a happy life. Macfum urged that it was all very well for boys and girls to keep up this insipid confidence, but that men of the world knew that it was impossible for any length of time.

“ Suppose, for instance,” said Macfum, “ I want you to join me in a visit to Mdlle. Dellatante’s at Richmond ; how can I write to you, while your wife opens your letters ? The thing is impossible, my dear boy—you must see that. And, hang it ! when we want to have a jolly night, how are you to be got at if your wife sees all your letters ? You see how utterly impracticable your scheme is. For her sake, as well as your own, then, you shouldn’t allow it. Be firm, and say so ; the sooner the better.”

Purseley, accordingly, ventured one morning to suggest to the wife of his bosom that, as he did not see the letters that came for her, he thought that she should refrain from opening his. To this proposition the wife replied, with a burst of indignant passion, that her husband was perfectly welcome to see every line she received ; that it was his own fault if he did not ; and that as she had always opened his letters hitherto, she should for the future ; so he might say what he pleased about it. Henry met this wilfulness with a positive

command that his letters be delivered to him unopened. He would be obeyed in his own house. This provoked a conjugal dialogue, which it matters not to report. The young couple parted with mutual assurance of profound hatred. The bosom of Mrs. Pursey heaved with indignation; and, having turned the matter over in her mind, she came to the conclusion that she had never been so grossly insulted in her life before, and that she had made a wretched mistake—against which all her friends warned her—in selecting for a husband the man whose hated name she bore. And then her maddened thoughts turned to Pursey the lover—to Henry Pursey, the devout worshipper at her feet in Charlotte-street; and she wept and laid all the blame to poor Vocarme. She went to her bedroom and unpacked her wedding garments, and cried over them, and thought of the day when she bought and wore them. Presently a postman's knock resounded through the house. Mrs. Pursey started at the sound. She had resolved upon maintaining her right. Yes, yes, at

least, some little memory of his past confidence should yet be hers.

The letter was marked "immediate," and ran as follows:—

"MY DEAR HARRY,

"I wish to see you immediately on the most important business. The overland mail is in, and by it I have a letter from my uncle. the dilatory old ruffian excuses himself from sending any remittance per this post, and promises a double supply by the next. This is extremely unfortunate, inasmuch as the bill to which you were kind enough to attach your name for me becomes due the day after to-morrow. You know me too well to imagine that I would allow any harm to come to you, if I could possibly avoid it. Really, one cannot place the least confidence in relations—they are so deuced crotchety. Pray meet me to-morrow at Perkins's. I think I can arrange matters to our mutual satisfaction. Assuring you that I would make any sacrifice rather

than allow you to be saddled with my bill, I am,
as ever, dear Harry,

"JULIUS MACFUM.

"To Henry Pursey, Esq.

"I would not mention the matter to Mrs. Pursey. Women do not understand these things; perhaps it's a great blessing that they do not.

"J. M."

Mrs. Pursey had but the most indistinct notion of the nature of a bill. All she did know upon the subject was, that it was some awful instrument that worried men to death. She now fully appreciated Henry's reasons for withdrawing his confidence from her. She now began to think of the evenings spent away, and to review all the extra expenses in which of late Henry had indulged.

When he returned in the evening, she burst into a flood of tears, and threw herself upon his neck, and cried—

"Harry! Harry! what does all this mean? You have deceived me, and that Mr. Macfum and

his fine friends will be the ruin of you. Think how happy we were before you knew him ; when you were quite content to come home and have your tea, and spend your evenings with me ; when you used to fetch me from papa's, and we walked home happily enough all the way here, because we would not afford an omnibus ; and your friends Porson and Minton were quite good enough for you. I am sure everything's going wrong now, isn't it?"

Henry made the best of matters. Although his wife's suspicions created in his own mind a passing uneasiness, he soon drew himself up loftily, and said—

“My dear, you can't understand Mr. Macfum, nor Conway, nor Whittlesea. You must not judge them by the standard of men like Poor little Porson, or that vulgar-minded, though good fellow, Minton. Even if Macfum for one moment wished to do such a thing as to let me in as his security—his name, my dear, is enough to prevent it. Henry added, majestically, “People who have great names, Mary, can't do little things. *Noblesse oblige*. My dear, I am one of the queen's servants ;

and you see I am thrown among people in a certain station of life. Would you have me look like a snob among them?"

"A snob, Harry? that's nonsense! But you needn't run into extravagances."

"What you choose to call extravagances, Mary dear, are the necessities of my position. I've often wanted to tell you that you should look a little higher than you do. When people rise in the world—it's very painful, I know—they must weed their acquaintance. Of course, I like Porson as much as I ever did. Didn't I ask him to meet Macfum? But I can't afford to make myself ridiculous."

"You were not ridiculous, Harry, when you came home every evening, and we were quite comfortable together, and you saved money instead of getting into debt. But now, that is too homely for you."

"Too homely?—nonsense, Mary! You must adapt yourself to our new society, and leave the rest to me."

CHAPTER IX.

THE RENEWAL.

“I do fear,
When every feather sticks in his own wing,
Lord Timon will be left a naked gull,
Which flashes now a phoenix.”

“So, Henry, I can now understand your motives for not wishing me to open your letters,” said Mrs. Pursey; renewing the conversation on the following morning, throwing every word at him, as a lance at an enemy. “You see, I opened it,” she added. Henry again took up Macfum’s letter, and Mrs. Pursey tossed her head, and looked triumphant.

“And pray what discovery have you made, madam?” asked the husband, with superb dignity.



THE FIRST QUARREL.

"So, Henry, I can now understand your motives for not wishing me to open your letters !!!"

"And pray what discovery have you made, Madam?" asked her husband with an attempt at dignity.

“Read the letter—read it. *I* knew what Mr. Macfum was long ago. I warned you. But what do you care about your wife—your home? Henry, you are on the highroad to ruin.”

Pursey re-read the letter, folded it calmly, and seating himself with portentous deliberation, glanced indignantly at his wife. She met his look of anger with that provoking indifference, which woman can so well assume when bent upon having the best of an argument; and the pair sat for some minutes in silence:—two enemies taking breath. At length the husband’s anger oozed out. A sharp encounter ensued. The sparring was clever on both sides. Mr. Pursey failed in his attempt to exonerate his friend from any dishonest intention in the eyes of his wife; neither did he convince her that she had acted improperly in disobeying his injunctions as to the opening of his letters. Mrs. Pursey set forth some splendid feminine arguments in justification of her position. All she knew was that she had opened Mr. Macfum’s letter, and that, whatever

Mr. Pursey might say, she should continue to open any letters that came to Briar Cottage. As she had said before, she had her doubts, and Henry must not blame her if he was ruined by his fine friends. He would not be the first dupe who had been led to destruction by his own vanity.

Completely forgetful of his wife's admonitions, and trusting implicitly in the sincerity of Macfum's friendship, Pursey found himself at the place of appointment by the hour indicated in Macfum's letter. Macfum was already there, and in a most desponding state of mind. Beside the dolorous Macfum sat Mr. Moss. The appearance of the latter personage was certainly not prepossessing ; and indistinct ideas of his resemblance to the Jew attorneys painted by Dickens and others, floated before the mental vision of the unsophisticated Pursey. But a glance at Macfum reassured him. Pursey's heart swelled with pity, and with the hope that he had yet the power to relieve his friend. Yes, come what may, he would stand by

Macfum, for he was a fine-hearted fellow. Women were by nature suspicious and narrow-minded, that was patent to the world.

"My dear boy, how are you?" said Macfum, in a tone of melancholy, that would have thawed the coldest heart, as he grasped Pursey's hand. "I scarcely know how to meet you: you are really and truly a friend—that rarest of friends—a friend in need, my dear boy."

A minute observer might have detected a smile, or rather a savage grin upon the oily features of Mr. Moss. "He's a cute 'un, is Macfum," Mr. Moss observed afterwards to his man. Pursey assured Macfum that he was quite ready to do anything that could extricate him from his trouble. If friends could not be relied on in a little difficulty like this, what was friendship worth?

"Extricate Mr. Macfum!" interposed old Zac, with the demon grin still upon his greasy features; "*you* are the acceptor of the bill, I believe; are you not?" addressing Pursey.

"I am so," answered Pursey, in an embarrassed

tone, and naturally turning to Macfum for a solution of the mysterious discounters's words.

"Hang it, I shouldn't care a rap if the consequences fell only on me. But it is you, my dear boy, it is your being involved in the matter, that cuts me to the heart," said Macfum; "I never let a friend in in all my wretched life; it cuts me to the quick, my dear Pursey."

Still old Zac grinned, and could scarcely refrain from clapping his hands in the hugeness of his approbation. Was ever such sweet simplicity seen before? Was he at the theatre? Could he not for the moment, fancy himself in the pit, witnessing the performance of a clever actor? Pursey must be doing his best to play a part. He would do, at the worst, for the stage.

"What's to be done?" at length asked Pursey, anxious for a solution. "To what extent am I involved? Let me know the worst, and we'll see what can be done."

"Didn't you read the amount? Here is the bill for one hundred pounds, sir, only a hundred,"

said Zac, chuckling. "I daresay you will be glad to take it up for your friend, as the amount is not heavy."

These words cut as sharp as razors.

"That is no affair of yours, Mr. Moss ; *you* will not take it up, I know. I asked you here to see if we could come to some arrangement for the renewal of the bill. We perfectly understood that your Jew's heart had no sympathy with a man's misfortunes. You'd thrust a writ into the clenched hands of a dying man, so utterly are you without any feeling beyond your sordid, grasping usurers' love of cent per cent. You may retire, Mr. Moss, to do your worst. Go ; men don't look to stones or Jews, for pity. And if there's one recollection that can sweeten a man's deathbed more than another, it is, that on all hands it is agreed that there are no usurers beyond the grave. Unfortunately, I am the rolling stone that *has* gathered moss.

Mr. Moss rose and prepared to take his departure. He contented himself with shaking his

instrument of torture (the bill) before his friends, and, growling between his teeth, "You had better be punctual," stalked out of the room.

"Isn't it melancholy to be in the hands of such a miscreant?" said Macfum, when the discounteer had effected his disappearance. "Doesn't it put one out of humour with human nature to see such utter animals, such grovelling brutes, crawl this earth, and with brazen impudence call themselves men. I've been talking to that fellow for the last two hours; I've put my case to him, appealed to him, as man to man; but no, sir, he didn't see my distress, couldn't bring himself to sympathize with my misfortunes. He's an old lump of ugly granite: the most sightless and degraded piece of Nature's pottery it has ever been my misfortune to meet. Upon my word, Pursey, it does one's heart good to meet you after such a fellow. Such men as you sweeten the earth," and Macfum warmly shook Pursey's hand.

"Come, how can I assist you in this matter? I haven't a sixpence at my command just now, so I

fear I must be utterly powerless. I'll do all within my means, but pray screen me from that Jew." Pursey spoke, with terror in his voice. Mr. Moss looked the implacable creditor he was.

"My dear boy, you probably know if I dishonour my bill, you are answerable for the amount?"

"Good God, Macfum!"

For the first time Henry trembled for the issue of the matter. So secure had he felt in Macfum's management of the business, that it had never struck him that he, more than his friend, was in danger.

"Pray, don't alarm yourself, my dear Pursey," interrupted Macfum, soothingly; "no harm shall come to you, depend upon it. I would lose my right hand rather than see you scathed in this matter. My honour is at stake, need I say more? You shall not suffer the loss of one farthing, while I have health and strength."

"Pardon me, my dear Macfum, you can understand my alarm. A demand upon me for such a sum——"

“Recollect, my dear Pursey, that there is no demand upon you for a farthing. I trust you do not intend to put forth such a supposition, that affects my word and honour as a gentleman.”

“I am the last man in the world to say anything to offend you, Macfum ; at the very least, you ought to know that by this time. On the contrary, I cannot express to you the earnestness of my desire to be of some service to you in your unfortunate dilemma.” Pursey was now perfectly reassured : he had not mistaken Macfum ; Macfum *was* a fine fellow, a true man of honour.

“I have no favour to ask of you, Pursey,” said Macfum, somewhat coldly ; “and as it is getting late, and I have an appointment at seven, I must be going.”

Pursey was touched at the sudden change in the manner of his friend, and thoroughly ashamed of his own past fears. He insisted, therefore, upon detaining Macfum, that he might thoroughly restore himself in his good opinion. Macfum was pleased to yield.

“My dear Macfum,” said the latter, with emotion, “I have, however unwillingly, wounded your feelings. We are friends of but short acquaintance, yet I trust that, nevertheless, we entertain for each other a regard not often felt so suddenly. I must confess that you have awakened in me a strong friendship for you, and great admiration for your talents ; and all that I have to beg of you is, that in your need you will not withhold from me the pleasure of serving you to the utmost of my power. I see you embarrassed. As your friend, I ask you earnestly, can I serve you ? Don’t be afraid : I cannot do much, but all I can do, shall be done heartily. Try me.”

“I must own, Pursey, that I felt hurt by some exclamations which escaped you a few minutes ago. But now I understand you, and, believe me, any past feeling of pique shall be forgotten. I will be equally candid with you, seeing that you are so truly my friend ; and will at once own that you can serve me, and effectually. I would rather not, however, put you to the test ; since your refusal

must at once put an end to our acquaintance, inasmuch as it would imply want of confidence on your part in my honour. It is better I should not put our recent friendship to so severe a trial."

"My dear fellow, I promise you beforehand. Speak, and without hesitation."

"Well, then, unsolicited by me, you consent to accept another bill to the amount of that previously accepted by you for me. It is only a matter of form to delay the payment of the other three months. You see your acceptance of this will enable me to pay that due in a few days; so that I shall gain the time that must expire before the arrival of my remittance."

Henry at once assented to this plausible proposition, signed the bill, and took leave of his friend without any misgivings at his heart.

And Macfum, who always persuaded Moss to cash his bills, on the assurance that his aristocratic acquaintance would rather pay the amount ten times over than see him (Macfum) locked up, and, on other mysterious grounds of interest which the

two had together, wended his way to old Zac's office, confident in the result of his visit.

When Pursey returned home, he observed, magnificently, to his wife—

“I have just had a proof, madam, that Mr. Macfum is a most delicate-minded—a most chivalrous gentleman.”

CHAPTER X.

THE GAME PROCEEDS.

“A pill
Gilded to hide the bitterness it brings.”

BEAUMONT AND FLETCHER.

“YOU'RE a nice kind of fellow—you are, my Simple Child,” said Mr. Zachariah Moss, from his walnut-wood chair, in the parlour of the ‘Bit of Paper,’ on the evening of the day when Mr. Moss and Pursey and Macfum met together for the first time. “That young man will lose his situation as sure as my name's Zac. Moss. And what's become of Conway and Whittlesea, I should like to know? Not seen *those* birds for the last two or three days. A pretty set of fellows you've pitched me into! There they are discounting away, right and left; carrying on high jinks, giving dinners and suppers, as though a bill was of no more importance than a

seidlitz powder paper. And then they come down here, with a quarter of my interest, and call me ‘Old Zac;’ stand a beggarly pint of sherry, and go off in a high-shouldered manner. Now, you know, this wont do for me, Child. I must have my interest, and I must see my children.”

“If it’s to be a growl, Zac, say so—and I’m off. You’re not content when you’re coining money!”

“Coining money?—that wont do to-night, Simple Child. None of that for Zac to-night, please. I feel nasty; so now you have it. Besides, I’ve heard something I’m not pleased at.”

“Out with it!” Macfum blew a prodigious cloud, and waited. “Don’t be nervous, Mr. Moss: make no stranger of me. Unbosom yourself at once. It’s always the best way.”

“Well, Simple Child: now, I daresay you think you are very cunning. You have quite made up your mind nobody can see any of your tricks. But they’re getting stale, Child, and, to be plain, I’m going to draw in. So, now, look out, all of you.”

"All right, but out with your grievance, Zac. It will ease you. Who's interfered with your cent per cent, eh?"

"Now look here, Child." Mr. Zachariah Moss spoke under his breath, and with his wicked eyes full of bad passion. "Those boys Conway and Whittlesea have been doing it with Turnbull. You know what my rule is when anybody goes to that scoundrel?"

"To begin with—how do you know they have been to Turnbull?" Mr. Macfum asked, seriously, seeing the anger in the eyes of Mr. Moss.

"How do I know that I am breeched, Mr. Macfum?" roared Mr. Moss.

"Well, how do you know that you are?" Mr. Macfum coolly replied. "From your talk, I should rather think you were not, or ought not to be."

"I tell you they have been to Turnbull's, and that you know it."

Mr. Macfum leaned insolently across the table towards Mr. Moss, puffed his smoke within an inch

of his nose and defiantly answered, "Well, Mr. Moss, and grant you are right, what then?"

"I'll—I'll——"

"I'll do nothing—that's about it. Live and let live. If you want them all to yourself, take them, and welcome. But being compelled by circumstances to put their noses to the grindstone, they naturally go where the stone is softest, as I shall—do you hear that?—if you don't do this first renewal on moderately good terms: and so you are warned. Now, Mr. Moss, put that in your pipe, and, at your perfect leisure, smoke it. Pass your glass."

A bowl of punch was between the two gentlemen who were holding this conversation. Mr. Moss pushed his glass forward to be filled. He never permitted his business to interfere with his pleasures. Besides, this was not a very stormy conversation for the parlour of the "Bit of Paper."

While "the governor" was bringing the Simple Child to book, Mr. Tim Selph was sitting meekly in the corner of the room enjoying the scene, and hoping that Mr. Moss would, once for all, rid

himself of Mr. Macfum. But Mr. Moss could calculate better than Mr. Tim, as their present relative positions proved. Tim was rogue enough for anything, but he hadn't (and old Solomon deplored the fact daily), he hadn't "the governor's head-piece."

"Those boys will be as naked as crows before they are thirty," growled Old Zac. "It's very wrong of you, Child: you shouldn't let them go to Turnbull's."

"Then, why don't you treat them better, Zac?"

"Treat 'em better?—if they was my own children, I couldn't be more tender with them. Would anybody who wasn't a soft-hearted fool, take a quarter of his interest, as I did?—and, then, they don't come to see me."

"It isn't so pleasant."

"Ain't it, though! Now, I tell you what you shall do, Simple Child: you shall stand another bowl of punch for that insolent observation."

"All right!" Mr. Macfum answered, "and over it let us finish up this Pursey's bill affair. It must

be renewed. I know you mean to renew it. The terms?"

"Come to my office in the morning."

"I can't."

"Then to begin with, Child, I shall want ten pounds down—interest and costs; and I'll only renew for a month—mind that; and if it isn't settled to-morrow, I shall want twelve pounds."

"Vampire!" cried Mr. Macfum.

"Vampire be hanged! a good man of business, I don't deceive anybody. I'm a man of my word. If I tell a man I'll wait—I wait. If I tell him I'll lock him up—then he may be certain old Zac Moss will do it. I don't ask 'em to come to me. I don't cheat 'em about terms. A shilling a pound, a month, when the bill's a tolerably good one—that can't hurt any gentleman, and if it does, it's his own fault, not Zac Moss's."

"Yes, yes, you're a straightforward cannibal, Zac. They understand it's a pound of their own flesh you mean to cut out with your knife; and out it comes—with an ounce over occasionally."

"That's my business, Child. I hope everybody sleeps as quietly as old Zac does. I shouldn't think you did for one."

"No. I lie awake thinking what will become of you in the end."

"Chaff away," cried Mr. Moss, "we shall see who'll have the best of the laugh at last. But mind, to-morrow, ten pounds to-morrow; twelve, the next day. Mr. Pursey must be able to manage that, and he'll be delighted to do it for his dear friend Macfum. However, that's no business of mine. I'd better see you to-morrow; and look up that Conway, and that Whittlesea, it will be better for them."

Macfum rose to leave.

"And now you're off to your haunts, I suppose, with that precious Conway and the rest, spending money that would pay an honest fellow like me, interest and principal, too. Now, don't lead Pursey astray," Moss continued, in his wickedest manner—"with a young wife, and all. Leave him to enjoy his tea at home—do."

Henry Pursey had done with tea and muffins, however, already. It was too late to persuade him that the advice his wife had implored him to adopt was the best advice, and that the road on which he had started, with dashing companions, was a downhill road with a very dismal wilderness, indeed, at the end of it. He had not, to begin with, the ten pounds peremptorily demanded by Mr. Moss to renew Macfum's bill. He had already begun to contract those little debts that prick and goad every hour. His quarter's salary was almost expended six weeks before the next was due. And how was he to tell his wife this? The gap must be filled up, and Macfum offered him the stopping at the right moment. The temptation came in an hour of weakness.

"Now, look here, my dear boy," said Macfum, "that cormorant Moss wont renew the bill, unless I can give him ten pounds before four o'clock to-morrow. Be frank with me. Would a little money just now be of service to you?"

"Of the very greatest," said Henry.

“ Well, I think I can get you a five-and-twenty, if that will do. I’ll take ten for myself, and that will be thirty-five. We’ll make it forty-one with interest. I won’t take it to that Moss, for, as you say, he is a very bad egg, indeed. No, I think I know somebody who will do it for us without any trouble.”

And so Mr. Henry Pursey’s name appeared for the second time on a bill stamp ; and he was put forward on his road to the parlour of the “ Bit of Paper.”

The poor little wife grieved her heart out at home, as the solitary days flew by, and later and later her husband returned home. There was a baby. *That* was some comfort to her, although she wept over it by the hour, wondering what would become of its helplessness, with only such a father as it had to protect it.

‘ Speak to him, dear father,’ she would say to Mr. Caddyson, when he called upon her, “ for I know he is going headlong to ruin. He is no longer the Henry he was. When he does come

home, he is ill-tempered, and everything is wrong. He tells me to hold my tongue, when I complain. He says that he knows his own business best, and that I am a foolish, stupid woman. But all sorts of strange people come to the house. I am sure the neighbours have remarked it; and they threaten, and leave awful looking papers for him, which they say must be attended to before twelve o'clock the next day. He is from morning till night with that Mr. Macfum, and that Mr. Conway, and a lot of other men I don't know, and Lord somebody, I forget his name. I know; time after time, he is late at his office. *That* can't do him any good, can it? One night when he came home, he frightened me so; he looked as if he had been fighting. He told me he had fallen down, but he never used to fall down. And then it's the greatest difficulty in the world to get any money from him, and so I can't pay the baker or the butcher. And then, all of a sudden, he has his pocket full of gold, and he buys me something that I'm sure I don't want. What can it all

mean, dear papa? You see, when I tell him you're coming, he goes out."

"I am very sorry for you, my poor child," said Mr. Caddyson, who had heard more of Henry's proceedings in a professional way, than he cared to tell his daughter. "But above all, don't be angry with him—don't quarrel with him."

"I am sure," said the little woman, choking with grief, "I am sure, I try to be as kind to him as I can, if it's only for baby's sake. Day after day I beg him to spend, at any rate, one or two evenings at home with us. But this only irritates him the more. He has something on his mind, and looks dreadful at times. He tosses about in his sleep, and gets out of bed, and walks about the room, till he nearly sends me out of my mind. I think if you were to speak to him, dear papa, 'twould do some good."

"I can advise him and speak to him, my dear child," Mr. Caddyson answered, "but what control have I over him? And I *will* speak to him, and that very firmly. What is his mother—what are his friends thinking about?"

“His mother,” the wretched wife said. “She wont speak to him; nor will his uncle, nor will any of them. His mother came one night and caught him when he was at home, by accident; and you never heard such a noise as there was. She told him that he was going on just as his father had before him, and that he would soon lose his appointment, and we should all be begging in the streets.”

The little woman hugged her baby close to her, and wept bitterly, and would not be consoled.

“If the worst comes to the worst, my dear,” her father said tenderly to her, “remember that you have always your home to return to, and you know I never wished you to leave it. But he is your husband, and you must bear with him, and remain with him as long as you can. It may not be quite so bad as you think it is. He is a very young man, and many a young man who has done worse things than he has done yet, has repented of his evil ways, and become an honourable and a prosperous member of society. It is very hard

for you, so young as you are, to have all these trials; but you must take courage, my dear child, and remember the poor little infant you have in your arms will look to you for comfort, and to you only, if—and I hope to God it will not be the case—the worst comes to the worst.”

These fatherly words gave comfort for a time to Mary Pursey. Mr. Caddyson *did* speak, and that strongly, to his son-in-law. He was one of those gentle men who had faith in what he called the magic of kindness. So he did not bluster out as many men would, to a misbehaving son-in-law.

“You are behaving very ill to Mary,” he said to Henry, “and you know it. You cannot disguise from me the horrible state of trouble into which you have brought yourself and her, and your child. Your bills are all over London, and in the worst hands. I hear of bills cashed at sixty—nay, at cent per cent; of writs and renewals without number; of your spending your evenings at that low haunt of that scoundrel Mr. Zachariah Moss. Your habitual associates are a set of the loosest

men about London. Some of them are men of excellently good family, I know ; but they are the scapegraces of their family ; men who dare not meet their own father, or mother, or sisters. I am told that two or three of the worst of them are, unfortunately for yourself, in your own office ; and that they are marked men there, as I am afraid you must be by this time. Your affairs are so bad that I dare say you're afraid to look them boldly in the face. Do you never think of your poor wife, and that helpless little child you have brought into the world ; and what will become of them, and what kind of name you will leave to it."

Henry Pursey, who had hung down his head while this appeal was made to him, muttered penitently, "I do—very often."

"Then, why don't you turn about, and face your difficulties like a man ? Why don't you confide them to me ? Do you think you could have a better friend than I should be, for my own daughter's sake ? Come, Henry," and Mr. Caddyson took his son-in-law's hand, "make a clean

breast of it, and let us see what can be done? You know I am a poor man, and can offer you little or no assistance in the way of positive money; but I am pretty well versed in all the wicked machinery of this swindling, bill-discounting system. I know that for every fifty pounds you or your friends may have got, you will have to pay, unless you are very fortunate, considerably more than a hundred. No wonder we lawyers have a very questionable reputation—there are so many black sheep in the profession. There are nests of them, who plunder within the law. They know exactly how far they may go, and every poor debtor who comes within their clutches, who could pay his debt with a little time, but is never able to pay his debt and costs,—they drag him through the mire; they destroy his self-respect; they make him dance like a coward and a sneak in their outer offices; they sell him time at enormous interest they discover exactly what his income is, and what his expectations are; and they know exactly how much they can tear out of his vitals.

They make it very easy to him at first. He gives his bills, and he gives his renewals. They jumble up renewals, original bills, costs, and interest;—what is paid on account, and what was left owing;—until they have got him into such a hurly-burly, and his affairs into a confusion so inextricable, that although he knows he has paid in solid coin of the realm very much more than he has ever received, he finds himself their debtor to double the original amount of his debt. He is appalled with a quire of foolscap, which represents his bill of costs. He suddenly discovers that his entire income would not pay the costs of his bloodthirsty attorney. He becomes reckless. Day by day he treads into all the dirt and disgrace of debt—and debt in its worst and most galling form. His honest tradesmen who have supplied him and his family with meat and drink, must go without their money, because his attorney must have all. He is racked with anxiety. He is thrown into the most disreputable company. He is compelled to make mean shifts and excuses, and he is at last run

down like a hare. Is this true, or is it not, Henry?"

"As far as my wretched experience goes at present it is quite true, sir," Henry replied.

"The law allows all this roguery. I have seen things done, and done within the law and by lawyers, ten thousand times worse than the offences which are punished at the Middlesex sessions with a few years' penal servitude. There is that little Tim Selph—understand I am speaking to you in confidence, Henry—who is as finished a little rogue as ever deserved to stand at a whipping-post. Another I might point out to you, who is a well-dressed, sleek, smiling, respectable, church-going villain. He fawns on his victims, while he stabs them. He utterly destroys them by saving them from ruin. He resorts to the execrably mean old device of putting all his own moral turpitude and savage greed upon others behind the scenes, for whom he acts. You know 'a man may smile and smile, and be a villain.' This man, I mean, has a laughing, twinkling eye, a soft voice

(an excellent thing in attorneys), a warm grasp of the hand, and"—Mr. Caddyson shook with his excitement—"a heart of the very devil himself, sir. I heard an anecdote of that man once that turned my blood cold, and I have seen some startling things in my time. He had worked a young nobleman, whose name I need not mention, to the bones. He had got everything that could be got out of him. He wore the poor fellow's diamond studs; he had his dressing-case in his back office he had his bills, his post-obits, and in fact all the necessary machinery for pouncing upon every halfpenny the young man had, or might have, under any contingency. What a comely, bright-eyed soldierly fellow he was when I first saw him in that scoundrel's office. Heavens! what a wreck in a few years, when I was called to see him in a back street on a level with the bed of the Thames, in a row thrust in a corner, somewhere between Waterloo and Blackfriars Bridges. He was in the most wretched little lodging. He wore a dressing-gown that I well

remember, was out at the elbows. His hair was unbrushed, and his linen—— well, well, I saw the wreck of him. But he was a gentleman still, and spoke like a gentleman. He had been dragged down to this—foolish young man that he was. His family had disowned him; his brother, the marquis who had all the estates, had declined to do anything for him, except to have left at his door, by one of his servants, two sovereigns every week. He had been recommended to send for me that I might endeavour to advise a way out of his woful plight. He was very ill when I first saw him—his eyes were sunk, his face was tallowy-white, and his hands showed every vein and sinew. His pipe seemed to be the only consolation left to him; and I saw one or two of his college books lying upon the dirty tablecloth. You would be surprised, Henry, to hear the great name this unfortunate young gentleman bore. He was frank with me about his affairs; and when he came to speak of the man who had driven his knife deepest into his flesh, it was with no vulgar

rant or passion, but, Henry, in the manner of a gentleman. It was wonderful to see the quiet scorn with which he, in that squalid little parlour, looked down upon the rich villain who had him in his grip, and held him only to strip him. I advised him at once to relieve himself by taking the benefit of the Act. He was very reluctant. We had a long talk, and he asked me to call again in a few days. It must have been ten days afterwards when I did call for the second time.

“‘Hush,’ whispered a poor, dirty, ragged little child who opened the door. ‘Mr. Campbell is very ill.’

“Campbell was the name he went under there. I went into the little parlour. A rough customer, whom I knew at once to be one of Benjamin’s men, was sitting there reading a *Bell’s Life* he had borrowed from the neighbouring public-house.

“‘What’s the matter here,’ I said to him, in an undertone. He made no answer, but jerked his big black thumb towards the folding-doors. Mr. Campbell had been found out, and was in the

custody of the sheriff's man. A minute or two afterwards, dressed in raven black, with a great show of snow-white linen, his face made up to express the utmost benevolence and sorrow, his neat black gloves tightly buttoned over the wrist, and carefully folding one or two pieces of paper, Mr. ——, but I must not tell you his name, passed me and went into Mr. Campbell's room. I waited, wondering what new bit of cruelty was enacting now ; but I never dreamt for a moment it could be as bad as it actually was. Presently the landlady put her head through the folding doors, and whispered to me,—

“ ‘ He wants to speak to you for a minute, sir.’ ”

“ I followed on tiptoe into the room. I could see very well, for the blind had been just drawn up. There was the poor young man propped up in his bed, and Mr. Blank we will call him—for we may, the villain—had his arm about him, and was guiding his hand over a piece of paper.

“ ‘ You see,’ the villain turned aside to me and said, ‘ he is quite sensible.’ ”

“The paper was signed. It was a bill ; and the sick man fell back upon his pillow. He could just say, as I approached the bed, ‘Mr. Caddyson, you see they wont let me die in peace. Is he gone?’”

“The villain had hastily placed the papers in his pocket, and had stolen away from the house.

“‘He is,’ I answered.

“‘Heaven be praised!’ the young man murmured faintly.

“‘Can I do anything for you?’ I asked. I believe the tears were rolling down my cheeks, for I had never been so affected before in my life.” Mr. Caddyson here rose, and with energy continued—“Conceive the impious wretch who could guide a dying man’s hand to his own injury, who could rob him within the very portals of death. Well, that man lives, Henry, and is sleek, and smiles, and still going to church every Sunday, robs within the law for the rest of the week. That poor young man died the next day—died, the sheriff’s man told me himself, while he was

trying to make him swallow a little brandy and water. Now, look you, Henry, you are in the first act of such a tragedy, and it depends upon your own energy and manliness to escape the last act of it. Will you make me a clear statement at once of all your liabilities?"

"I will, and at once," said Henry, grasping his father-in-law's hand.

"And now you will go straight home to Mary and your child."

"Straight as an arrow, I promise you. Good-bye ; thank you."

CHAPTER XI.

GETTING OUT OF THE WAY.

“Human destinies look ominous without some perceptible intermixture of the sable or the grey.”

HAWTHORNE.

THE events that follow will show that all the good advice of Mr. Caddyson was thrown away upon Henry Pursey.

“Make a clean breast of it,” said Mr. Caddyson; but Henry could not—he dared not. Indeed it would have been very difficult for him to explain what he did not owe and what he did owe, and to show how he stood with Mr. Zachariah Moss and Mr. Turnbull. In vain Mr. Caddyson implored his son-in-law to come to him with a true statement, and in vain his wife prayed him to put his affairs in her father’s hands. He was too much

ashamed of the condition of them, of his own stupidity which they richly illustrated, to submit them to the cool, critical eye of his father-in-law, or any other candid, unprejudiced person. He had done more by this time, in the way of forestalling his income, than he cared to admit to anybody. When he did not feel too much overcome and crushed to make any exertion, he was recklessly gay and oblivious of the future. He told Mr. Caddyson's story of the young nobleman to Macfum and Mr. Moss at the "Bit of Paper," to the great and hilarious delight of these gentlemen.

"I should like," Mr. Moss said, "to know what there is so very horrible in it after all. We must all die some time, I believe, Simple Child, mustn't we?"

"Yes," Mr. Macfum replied; "all but creditors, they never die."

"I don't mean to go off the hooks just yet, if you mean that, Child; at any rate, before I've done with you and Pursey, who, I believe, owes 'goes' all round, and who promised us that we

should have that wonderful song of his to-night. I see he's in first-rate spirits—come in for a legacy, I shouldn't wonder, or been to Turnbull's again."

The song was sung, and the party were very merry. Conway and Whittlesea were at their brightest. Mr. Zachariah Moss was more urbane than usual, and to the astonishment of the whole party, actually stood a bowl of punch before parting.

As the young men left the tavern and issued into the Strand, late at night, some said that Zac Moss was not such a bad fellow after all, while others foretold disasters from this sudden and unaccountable generosity. He had actions in every stage of progress against all of them. They were all staving off judgments, and cobbling bills and debts from day to day, and none knew when the storm might burst upon them.

As Mr. Pursey walked home alone, many ominous thoughts rose to his mind; for of late he had had intimations that he had run to his tether with

old Zac, and would soon be pulled up. The gravity of his position had increased of late, day by day, with fearful rapidity ; and day by day he felt less courage to face his father-in-law and cast himself, the whole story told, under his protection. That unfortunate one hundred pound bill with Macfum had been again and again renewed. When part had been paid, then costs had swollen it to the original amount, and new bills had grown upon it with I.O.U.'s, ay, a bill of sale, etc. He verily believed that if his mother discovered this she would find her way into his house at the dead of night, and strangle him.

Mr. Zachariah Moss meant mischief. Two days after he called for that bowl of punch on his own account, Pursey received the following letter from the Simple Child :—

“MY DEAR PURSEY,

“I have horrible news to communicate. I cannot get our renewal cashed ; I've tried in every direction, and at any sacrifice ; and Moss re-

fuses to accept it as payment for the overdue one. What the deuce is to be done? I thought there was a devil in that punch-bowl. You had better get out of the way for a few days till I can arrange the matter—only for a few days. My dear boy, I am exceedingly grieved that you should be put to this inconvenience; but it is just and honourable I should give you timely warning. The world is coming to a pretty state of things, is it not, when a gentleman can't get a bill for a paltry hundred cashed? Upon my word, I am so tired of the rascalities and pettinesses of London, that I begin to have serious thoughts of putting a ring through my nose, eschewing paletots and trousers, being tattooed after an artistic design (as a parting lift to native talent) and settling on the Oronoko, with a few squaws anda calumet. Joking aside; I would earnestly advise you, my dear fellow, to take a run out of town for a day or two, say to Ramsgate, or Broadstairs, or Boulogne; and, depend upon it, no exertion shall be wanting on my part to effect an arrangement with that old sinner Moss. He

is a hard customer, and refuses only to squeeze more discount out of me.

“Yours as ever,

“JULIUS MACFUM.

“Tell your wife and family to be careful how they answer the street-door, as one of Moss’s men will be lurking about; and if he gets you before you are off, it will play the deuce with you.—J. M. I cannot sleep for thinking of you. There are nothing but cares and crosses in this world. You can make it all right, I suppose, at the office?”

Pursesey had certainly an humiliating part to perform in communicating the pith and substance of this letter to his wife. He stammered, played with his handkerchief, fondled the dog, and then he wound himself up to begin. He hinted a point, then blundered round about his meaning; for he dreaded the storm that would burst upon him, and which he well deserved should burst upon him. Mrs. Pursey sat armed at all points. He could not deny that he had acted culpably.

He had been warned again and again, and he was now left face to face with ruin, and with not a single excuse for it.

“Now, Henry, I must insist upon knowing the reason of this gloom. Tell me this minute. A woman has a right to her husband’s confidence. I have borne enough, and can bear no more.”

She had indeed borne enough, and more than enough. Not always with patience, for Mrs. Caddyson had taught her daughter, much to the annoyance of her father, certain very lofty ideas on the rights of woman. Mrs. Pursey was too mild and amiable a young lady by nature to care much about asserting rights. She would have been quite content to have loved her husband and to have followed him. But when, in spite of every remonstrance from herself and parents, he had neglected her in his difficulties, she must say she felt bound to assert herself. A wife who has made up her mind in a passion to assert her rights is apt to overdo the thing, but Mrs. Pursey did not fall into this mistake. In a rage at his wife’s new

assumption, Mr. Pursey one day made an organ-boy a present of three volumes of "Mrs. Ellis," which Mrs. Pursey had contrived to buy out of the housekeeping money. Mrs. Pursey vowed that if it should be their misfortune to have a girl born to them she would try and prevail upon the authoress of "The Women of England" to educate the little thing. Pursey, however, contented himself with this significant rejoinder to his wife's declared determination—"Will you?" Everybody had complimented Pursey upon his marriage with a strong-minded woman. He had won a perfect phrenological head: a lady who was said to have political economy at her fingers' ends, which she had not.

"A woman who is ever content with measuring her intellect against her husband's," had said Sir Oracle Pursey, "is a wife whom few can covet, or, possessing, can love long."

"I shall leave town for a few days on Sunday," declared Pursey, with affected carelessness. "I require a change; in fact, I'm advised to have one."

"My dress wont be home before Monday night," suggested the wife.

"I can't see what that has to do with my excursion."

"Upon my word, Henry, things have come to a delightful pass ! But I wont get into a passion ; I'll be calm. I never in the whole course of my life, heard of such behaviour ! And you have taught me to expect something ! And where are you going, may I ask ?"

"I've not made up my mind yet. I am going on business. Surely I am old enough, madam, to judge for myself in these trifling matters. I can run without leading-strings."

"With Mr. Macfum, I suppose ?" said Mrs. Pursey, pointedly, as with a stiletto, and curling her eloquent lips, and tossing that extraordinarily well-balanced head.

"On Mr. Macfum's business, as you guess," continued the husband, with assumed composure. "In short, that little affair between Macfum and myself has accidentally assumed a most unfortunate

complexion, and it is necessary for me to get out of the way for a week or ten days. Now, you know all, and can make your comments at your leisure ; I am listening."

" My dear Henry, we have all told you how it would be. It has come at last ; we shall every one of us sleep in the streets. How wicked it is of you, Henry, with poor baby who can just walk, and all for no reason on earth. It is too cruel," and the wife wound herself about her husband and wept.

Mr. Pursey had iron-plated himself against the mighty shot he expected. His distress and his horrible long-continued anxieties had made him a completely selfish animal. His nerves were not in a condition to receive either reproach or remonstrance. But the tears, as they fell from the poor little woman's eyes upon his hands, melted the iron-plates, and left him almost defenceless.

" Now it has come, Henry ; now all is over, and we are ruined. Tell me, tell me everything, as I have implored you so many days ; and at night,

you will remember, even on my knees. Something very horrible must be about to happen, or you wouldn't have told me even as much as you have. But I am glad it has come; I am glad there is an end of it, and whatever it may be, and wherever we may have to go, understand that from this moment I forgive you. I forgive you too from the bottom of my heart, for I know the torture you must have endured all this time, while all these dreadful bills, and debts, and all these horrible extravagances, and all this neglect of your office, have been going on. Tell me at once, and tell me truly," and a careworn little face was turned up to Henry's, "tell me, will they put you in prison?"

"No, no; nonsense!" Pursey affected to laugh at the bare idea of such a contingency, as the maddest dream conceivable; though, to say truth, visions of an unpleasantly protracted game of racquet had crossed his mind more than once during the day. "Macfum's strict sense of honour will not allow him to see me brought to ruin,

depend upon it, Mary." Mr. Pursey kissed and comforted his wife.

"I've no such high notion of Mr. Macfum's honour. If he means well, why does he put you to the necessity of hiding away from your home—from your wife; and of keeping away from your office? Besides, Henry, you have difficulties in every direction."

"It's only a matter of precaution."

"Yes; to keep you from the clutches of a sheriff's officer, I suppose. A matter of precaution for his advantage. He and the rest of them ought to be ashamed of themselves, and I shall tell them so if I see them."

"Everything will be arranged in a day or two, I tell you. Pray have a little patience. Men understand these things better than women."

"And you really leave town to-morrow night, do you?"

"Certainly; most unquestionably, my dear."

"A pretty prospect for me. Here am I to be left, with only one bit of a servant in the house,

to watch the movements of two dirty fellows, who'll be prowling about day and night, and perhaps bribe Ann to let them in ; and all because you choose to trust the happiness of your wife and your child to the mercy of that Mr. Macfum and his companions, whom you met in some tavern when you had all had more than was good for you. Upon my word, Henry, I have not patience with you, although I have said I would have."

"It's no use croaking over a folly past, which your ungenerous view makes almost a crime. I tell you I must leave town to-morrow afternoon ; that there's no help for it, and that you must not tell anybody where I am gone, mind that."

"Pretty goings on in a decent house ! What will the Medlers say ? and I asked them to take tea with us on Tuesday. Was there ever such an unfortunate woman as I am ? I shall go out of my mind, Henry."

"You must put the Medlers off. That's no great hardship, I'm sure."

"They are friends of *my* family, not of yours :

recollect that. And if I smuggle them in, or put them off, as you say, *my* family is compromised ; yours, I am quite aware, is not so particular."

"Don't talk to me about your family and friends—a set of nobodies ; and the worst kind of nobodies—nobodies who give themselves airs." Imagine good Mr. Caddyson giving himself airs !

After this fashion the young couple discussed the impending calamity. Mrs. Pursey, throughout the morning preceding her husband's departure, indulged in alternate fits of anger and grief. Now she vowed that her husband ought to be ashamed of himself ; and now she wondered what would become of him amongst a set of foreigners at Boulogne—for to this delightful region was Pursey bound. To Boulogne, that convenient refuge from duns and creditors ; that blessed retreat where brandy is cheap, and where every day is a Sunday to the despairing debtor ! Late in the afternoon Macfum arrived, to escort his friend to the vessel that was to bear him beyond the seas. Mrs. Pursey gave her husband's friend a frosty welcome,

for which Pursey afterwards apologized, alleging as an excuse his wife's ignorance of legal matters. Macfum accepted the excuse, for who knew better than he woman's proneness to exaggerate the most common legal form into the most agonizing calamity? He was wont to relate an anecdote of a lady who went into fits when she saw a policeman knock at her door with a summons, compelling the attendance of her husband to answer the charge of refusing to pay a cabman's just fare.

Macfum's dejection on this painful occasion was truly touching. To see his most intimate friend thus ruthlessly torn, though but for a few days, from his dear home, was to him, he said, a most harrowing scene. He would give worlds to prevent it; but he was, unhappily, for the moment, only for the moment, powerless. He intended proceeding by the early train on the morrow morning in search of Lord Condiment, who was on a shooting excursion somewhere in the Highlands. Meantime, he thought candidly, that

Pursey had better take a trip to Boulogne. He might get back to dine with his wife on the following Sunday. Thus reasoned the considerate Macfum, and his plausible manner of putting the circumstances of the case softened considerably the harshness of Mrs. Pursey's judgment with respect to him.

As Mrs. Pursey busied herself (with tears in her eyes) cramming shaving tackle, linen, &c., into one little carpet-bag, Macfum stood with his back to the fire, his eyes steadfastly fixed upon a moss-rose in the carpet, and his whole bearing denoting profound regret for the trouble in which his friend was placed. Pursey, on the contrary, tried to look unconcerned, and gazed and smiled upon his wife as she packed all the little necessities which a man would forget.

In vain did Pursey endeavour to engage Macfum's attention on different subjects. Macfum's gravity was immovable. At last Pursey rose, took a farewell of his wife (who, by this time, was in a most pathetic crying fit), and accompanied

by Macfum, sought his berth on board the *Boulogne* packet.

It was while Pursey stood on the wharf that a shabby individual approached him, called him by his name, and asked for a few words with him.

Pursey returned to his friend, ashy pale.

“A writ?” Macfum asked.

“Neither more nor less.

“Then you are lucky.”

“How so?”

“It might have been much worse. I don’t know what old Moss could have been thinking about.”

“It isn’t Moss,” said the traveller.

Macfum shrugged his shoulders, and the friends shook hands and parted.

CHAPTER XII.

“A MAN IN POSSESSION.”

“Men shut their door against a setting sun.”

TIMON OF ATHENS.

BRIAR COTTAGE looked very different now from the day when Mr. Julius Macfum first honoured Henry Pursey with his company to dinner. The flowers in the balcony were ragged and dying. The bell was broken. The blinds of the front rooms were drawn closely down. Mrs. Pursey was never seen to go beyond the street-door. It no longer looked the happy little home of two people beginning the world in love with one another. The door-steps were covered with muddy footprints. It was a house of which the tax-gatherers said, “It gave more trouble than any in the row.” The lamplighter had marked it as stingy in the matter



THE MAN IN POSSESSION.

Hereupon Mrs. Pursey went into her back parlour and there discovered old Solomon at full length upon the sofa, reading her husband's pet edition of Byron.

of Christmas-boxes. Mrs. Pursey was constantly changing servants, for they would not stay with her, poor woman ! Many servants show heroic devotion when a family falls into distress ; but there are some who are pitiless, and scorn to serve in a poor or embarrassed household. Of these it had been Mrs. Pursey's misfortune to have experience. One gave her warning because the butcher had called three times for his bill, and the second couldn't stay in a family where there was a constant bother with the tax-man. Poor little woman ! her honeymoon had been of short duration. The fair prospect that seemed to lie before her when the bridal party came out of church, had soon changed. The flowers became poisonous weeds, the bright feathers of her imagination's wings grew ebon black, and leaden clouds came over the blue heavens, and a heavy weight lay upon her heart. When her father called and saw her left alone in her deep distress, he said,—

“And this, my dear child, comes by debt—wilful and extravagant debt—against which I and your

dear mother have struggled all our life, denying ourselves a hundred things, but keeping that which is more precious than all, freedom among our fellow-creatures."

Mrs. Pursey had received the strictest injunctions from her husband to be careful—extremely careful—that there was nobody lurking close by when Ann opened the door. Her fears prompted obedience, and the servant was duly cautioned. Some days elapsed, however, ere the nervous housemaid espied any suspicious-looking person in the neighbourhood. One morning she perceived a very suspicious-looking old man in close conversation with the pot-boy and other local celebrities. She told her mistress there was something very "forbidding like" about the old man. He looked a nasty old fellow, with a wicked leer in his eye. Mrs. Pursey recognised him through the blinds as the man who had brought Macfum's present of wine. This discovery disarmed suspicion ; so that when, on the following day, the maid saw the two men approaching with a truck loaded with hampers

of wine she felt convinced that her fears were groundless—simple maid that she was !

"Well, Mary," said old Solomon ; "this is all right, ain't it ? This is Mr. Pursey's ? More wine, you see. We want a cool place for it."

While Mr. Solomon was making these observations he pushed forward into the passage of the honse, very kindly assisted by a man whom he described as "a mate of his."

"Is the missus at home, Mary ?" Mr. Solomon asked, putting on his most engaging manner. "There, that'll do," he said to his mate, when they were fairly in the house ; "open the hamper, Dick."

Mr. Dick obeyed, and in the hamper there were ranged a compact series of bricks. Mary shrieked, and called Mr. Solomon a viper and a monster.

"Here's the wine he ordered of Mr. Moss." And, without further ceremony, the old trickster, aided by his friend, invaded Mr. Pursey's home ; and, in less than ten minutes afterwards, old Solomon

was ensconced in Mrs. Pursey's little parlour as

THE MAN IN POSSESSION.

Mrs. Pursey was from home when this blight fell upon her household; and old Solomon, to beguile the hours till her return, sought to ingratiate himself with the girl whom he had duped. But Ann was too frightened to listen to the "soft nothings" of this toothless Romeo. So Solomon lit his pipe.

"Well, my dear, what's the use of taking the matter to heart, eh? There are plenty of places in the world. If that's all, *I'll* give you a character," said old Solomon, "by way of beginning. Yes, you shall have a beauty, that'll make your fortun', provided you make a fellow comfortable here; d'ye see?"

"*You!*" answered the girl, scornfully; "I should think a character would be much too precious a thing for *you* to give away. You look as though you were sadly in want of one yourself. I should be precious sorry to give you one. What *will* missus say when she sees you?"

"*My* character, my chicken," retorted the old man, with repulsive playfulness. "Oh, no; it doesn't want a character for my profession. It would be in the way rather. I do excellent well without one, and manage to make both ends meet very nicely."

"Then you must be just suited for your business, you ugly old wretch," said the girl, pertly, adding, in a deeply sorrowful tone, "what *will* missus say? Poor, dear missus! and in her condition too."

"Why, she'll be deuced pleased to see me, o' course," continued the old sinner, chuckling and puffing his pipe. "Everybody's glad to see me. I say, my little Venus—my rosy little angel—can't you give us summut to eat, eh? Just a tit-bit. You haven't such a thing as the back and wings of a cold fowl in the larder, have you? That would suit my complaint to a turn—grilled. Come, make matters pleasant, and lay the cloth in the kitchen at once."

"No; and if I had, *you* shouldn't have it."

“Bless me, what a pity it is I ain’t a p’liceman, or a grenadier. If I was one or t’other, I might have had the run of the kitchen before this time. Ah ! you are a cruel vixen, you are. Where I was last, they treated me like a gentleman—as much ale as I chose to drink.”

At this moment a double knock sounded through the house ; and Ann, to her consternation, recognised it as that of her mistress. She wrung her hands, and stuffed the corner of her apron in her mouth, and bit it convulsively.

“Is that your missus ?” asked old Solomon, with stolid calmness, tapping the ashes out of his pipe.

“Yes ; oh dear, dear me, won’t she be in a way ! She’ll faint clean off, I know she will ; and she’s in a very delicate state of health.”

“Well, fetch down the smelling-bottle, and let her in. She can faint in the front parlour ; it wont disturb me. I’m used to them little surprises. I can bear ’em without flinchin’ now.”

“You’re an unfeelin’ old wretch,” said Ann, as she went, trembling from head to foot, to let her mistress in.

"Why do you keep me waiting in this way, Ann?" said Mrs. Pursey.

"Please, mum," the girl commenced, trembling, "there's the man in the house who brought master's wine last time. He says he's come on a very different errand now, and wont go—not for some time. He's in the back parlour, mum. It wasn't my fault, mum. They came, they came (bursting into tears) with a hamper!"

"Ugh! you good-for-nothing creature!" said Mrs. Pursey, addressing the wretched maid. "This comes of your carelessness: a pretty business *you've* made of it. Where's the man? I give you warning, Ann. This day month, mind."

"Please, mum——"

"Oh, don't talk to me. Go down to your work. Where is this man? I'll soon talk to him."

"In the back parlour, mum."

Hereupon Mrs. Pursey went into her back parlour, where she discovered old Solomon at full length upon the sofa, reading her husband's pet edition of Byron. He rose, and made an awkward bow.

“Well, sir,” said Mrs. Pursey, advancing to the centre of the room, and assuming the most imposing attitude; “what is your business here?”

“Oh, you’re the missus of this place, are you?” said the old man, slowly, drawing a blue paper from his pocket. “Well, now I look again, so you are—I thought I’d seen your face afore; *you* know, when I brought some wine from Moss. I’ve come on a different errand now, ain’t I? It’s very painful to my feelings; but I’ll keep as quiet as possible, and I daresay we shall get on very well together.”

“No impertinence, sir; I ask you your business.”

“At the suit of Mr. Moss, madam—one of Mr. Macfum’s affairs. Do you understand?”—handing the paper.

“That will do. Your place is the kitchen, sir.”

“I beg your pardon, mum; this is my place, and here I shall stay.” Solomon knew there were only women in the house.

So saying, the veteran resumed his recumbent position on the sofa, and went on reading. Against

such determined conduct as this there was no appeal, and Mrs. Pursey left the man in undisturbed possession of her usual sitting-room. As all Mrs. Pursey's little necessities, which no housewives are without, and which are known as "their things," were in the room which old Solomon had appropriated to himself, she had occasion to enter the apartment very often ; and each time she was compelled to intrude upon the usurped privacy of Mr. Solomon, he had some taunt, some wounding remark ready upon his tongue. One time he told her that he admired her arm-chair ; that he thought her choice of china admirable—so admirable, in fact, that he had not made up his mind whether he should purchase it or not. Another time he volunteered his opinion of her husband's portrait, which hung above the mantelpiece, assuring her that it was wonderfully flattered.

"Why, to begin, mum, if my memory doesn't deceive me, your husband has a decided pug nose, hasn't he?" Mrs. Pursey answered by slamming the door in the man's face.

If, of all the shades of character which the large family of man presents to the observer, that of the old, hackneyed, brazen men in the employ of the sheriffs be not the most pitiable and broken down—where are the most abject excrescences of our civilization to be found? Have you watched those vicious specimens of your kind skulking about the lanes and alleys round about Chancery Lane? Have you seen them, old halt men with some sixty years upon their heads, shuffling about the byways of the Law Courts and the sheriff's offices? True, the law must be vindicated—the creditor must have his due; but how is it, if law be the vindication of justice, that its humbler instruments are either picked from among a dissolute body, or are debased by the exercise of their calling? Old Solomon was, perhaps, the most hideous specimen of an old man—who, in the natural course of things, would probably be churchyard clay within four seasons—it is possible to conceive. His strength was spent; and with haggard, leathern features and toothless gums, he was giving the short

span that remained between him and a mystery to which his thoughts never turned, to that soulless trade in the shackles of which he had spent his manhood and hastened his decay. Man was never more enamoured of his art than was old Solomon of his vocation, as the reader has already gathered. He loved to trace the stages of the bill, from the cashing to the "selling up." He recounted his exploits with the gusto and the pride of a man who had performed extraordinary marvels for the good of his race. Not that he was impressed with the majesty of the law; on the contrary, he was delighted with its intricacies, and the shelter it afforded to rogues learned in its byways. The outside world were the game, and he and his were the sportsmen. Under the healthful guidance of such a practitioner as Mr. Moss, it must be at once understood that it was no difficult matter to become a sharp sheriff's man. One day helping to draw a victim into the net, and on the morrow sent by the sheriff to take care of the victim's property—such was the active life of old Solomon.

Mrs. Pursey lost no time in communicating to her husband the fact that an entrance had been effected in their house, and that the impudence of old Solomon was unbearable.

And, where was Macfum? Was he weeping over the misfortunes he had brought upon a modest and happy household? Or, was he the soul of a lively game at pool?

CHAPTER XIII.

BOULOGNE.

“Home of the stranger who has done something wrong.”

ALBERT SMITH.

MR. HENRY PURSEY found a few congenial spirits at Boulogne. He was soon in the midst of shy captains and divers men of mysterious antecedents. In the summer Boulogne is a very lively place, with its crowded pier, its bright group of fishermen and fisherwomen on the port, and the amusing and ever-shifting picture there is of English and French, confused and intermingled. A perfect *entente-cordiale* reigns there at any rate. Even the Cockneys and the roughs, who are occasionally thrown six hundred strong into the little town by the excursions from London—with their bad manners and their clinging love for bad brandy,

provoke no remark from the indigenous population. Boulogne is the nearest accessible bit of France. It is a town that lives and thrives mainly on the English ; its Paris visitors, down to the last few years, have been of very little service to it. The Boulonnais talks English enough in his own way to make himself understood ; and he comes out with the early spring to bait for his little shoal of *Anglais* that are to make him comfortable for the next winter, and help him forward with the little fortune with which he hopes to buy, some of these days, a little house and grounds on the Calais, St. Omer, or Paris road. Even the fishwomen patter English enough to drive a bargain in shrimps, or mackerel, or fresh herrings. There are plenty of French hotels, but they don't look quite like French hotels ; for half the people speak English in them, and there is a great parade of English beers and spirits ; and the *cuisine* is an infelicitous mixture of those of France and England. I confess that I do not like the *entente-cordiale* carried into the stew-pans. A

sirloin of beef, with batter pudding and mounds of vegetables, are not grateful to the palate after the fish, and the *entrées*, and the birds. Then, again, the *hors d'œuvre* seldom appears. The *entremets* are heavy and rough, and suggest the boarding-school. The genius of Boulogne pastry-cooks is mainly devoted to the production of round tarts, defended by ramparts of crust that are by no means flaky. I know the boys in the Upper Town schools like these same tarts amazingly, and that it is upon high festivals they are put upon the school dining-tables. I only protest that they are not seductive to people who have come "to forty year," nay, to thirty year. Far be it from me to say that a good dinner, that would not disgrace Philippe's or Voisin's, is not to be had within the jurisdiction of the sub-prefect of Boulogne. I only assert that what is understood to be fair cookery in Paris is not very plentiful on the banks of the Liane. None of the Anglo-French element, indeed, is very charming; but there is an air of enjoyment—a sunlight—about

the place, and something in its dear little streets (where the same jewellery and porcelain and knick-knacks may be seen season after season) that give hosts of English people a real affection for the place. They grumble at the dinners, they growl at the unsavoury emanations from the port at low water; but back they travel next season, and go to the same hotel, and grumble again at the same dinners, and growl again at the same unsavoury odour of the port. I believe there are people who have spent twenty consecutive summers in Boulogne. The lounge, in truth, is a various and amusing one. There is the cruel sport, to begin with, of seeing a few hundred people cast ashore opposite the Custom-house, day after day, in various stages of sea-sickness.

Mr. Packham is certain of his great family parties of last year at his big domestic Louvre Hotel. The pretentious Imperial Hotel opens its doors to its flaunting visitors, and all along the Rue de l'Ecu the boarding-houses receive back their families of last year, pale after another

London season. Back return the troops of British children. The sale of wooden spades becomes brisk. Moated castles arise once more upon the broad sands. The donkeys don their white cloths in the Tintilleries; and Mr. Buckle, of the Swiss Cottage, in his bottle-green suit, again recounts to passing travellers who try his stout, all he has gleaned in the winter to the disadvantage of Mussoo.

The town was not at its gayest—it was by no means the height of the season—when Mr. Henry Pursey landed from the London steamer.

At Boulogne, Pursey found time hang very heavily. There was, it is true, no lack of change in the “home of the stranger who has done something wrong;” and in the suburbs there were quiet, calm retreats, cradled in woody valleys such as you may find at every turn in Kent. Peaceful, densely wooded nooks, and gurgling snow-cool streams give to the Valley du Denacre the appearance of an English dell. This valley is the delight of Boulogne excursionists, and the terror of Boulogne donkeys.

Here Pursey was safe—he was free ; but he had left cares enough behind him to make him pause when he was tempted to amuse himself. How could he enjoy himself? He had deserved all ; this he admitted. He was not the caged bird let free and airing his plumage with a mighty pleasure.

The donkey expeditions from the Tintilleries had no charms for him. The landing of sea-sick passengers from London and Folkestone brought him no pleasure. The *établissement* gave him no relaxation, and the beauties who paced the pier never moved his heart. He remained true as steel to the wife of his bosom : albeit pretty feet winked at him, gay feathers nodded under his nose, and eyes that made those of the dove look forbidding, were turned full upon him. His thoughts were given always to the perfect phrenological head and the man in possession. Mrs. Pursey, on her part, became sentimental, and, in a letter to a dear friend, beautifully said : “As they were about to separate they felt fully the extent

of their dependence upon each other for their mutual happiness. If separation from a beloved object have no other beneficial effect," she continued, "it has at least that of measuring decisively the intensity of one's devotion.

"If I could persuade myself, my dear, that the long recital would prove a delectable composition to you I might indulge in a right sentimental flowery description of our emotions; but you would not understand them."

Pursey turned his serious face towards England every hour; not England the mighty mistress of nations to him then, "but England that holds the wedded mistress of my heart," wrote he. Mrs. Pursey was delighted with the letter. "This is as he used to be," she said. "But when will he return; when will this odious man leave the house; and when—that is the most important of all—will Henry's eyes be opened to the villany of Mr. Macfum?"

Ten days after Pursey's arrival at Boulogne, the gay debtor-protecting town received Macfum into

its hospitable bosom. He was a bird after Boulogne's own heart. The advent of his friend was wholly unexpected by Pursey, and was not, therefore, the less welcome, for it filled his breast with hope.

"You have come to set me free, I hope," said Pursey.

"Alas! no, my dear fellow. I am on my way to Paris in search of Lord Condiment or Sir George ——; they are both there. Was ever anything half so unfortunate? Everybody's away—at least everybody worth anything, or who could be useful."

"I understood you to say that Lord Condiment was on a shooting excursion in Scotland. Scotland and Paris are wide apart."

"So he was; but he embarked in Lord Carton's yacht at Glasgow, and endured a tedious and even dangerous voyage to Antwerp, whence he proceeded to Paris. I only heard this when I was half way to the Highlands. It's a confounded nuisance, isn't it? Lucky, however, I heard the news half way."

"I can assure you, Macfum, that this delay will compromise me fearfully. I shall probably lose my appointment. I've promised to be back on Monday at the latest."

"By heavens! you don't say! My dear Pursey, I cannot express to you how I have cursed myself for having brought you into this trouble. I am struck to the heart. Did ever man suffer such a series of mishaps as I have had lately? It's enough to make a man do something desperate. My brain will give way under it; I feel it will. We must make the best of matters, however, I suppose."

"Didn't you get the other bill cashed?"

"No. Hanged if there's any faith left in all the bill-discounters in London; Rothschild couldn't get a bit of stiff cashed now. Have you heard from your wife? She must be in a terrible state of suspense, poor creature!"

"I hear every day. She is almost out of her mind."

"It must be a source of great consolation to

you, old fellow, to hear so often. She is too sensible to break down. Of course she feels your absence ; but, I mean, does she write in pretty good spirits ?”

“Yes ; she has still faith in me, though I wonder how she can have ; and she hopes on from day to day.”

At this moment a letter was put into Pursey’s hand : it was from his wife, and bore to him the news of old Solomon’s continued residence in his house, and the fellow’s discourteous conduct to herself. Macfum watched the change that passed over Pursey’s features as the latter read the letter, and was prepared for his friend’s anger. The preparation was not in vain, inasmuch as Pursey burst into a violent passion, and called Macfum the accursed cause of his utter ruin. “Yes, you have brought a happy home, Macfum, to destruction. This is the pleasant result of my willingness to oblige you, sir. I see it all now. All I have will be swept from me.”

“I can understand your anger, Pursey, and

will not therefore hold you answerable for any disrespectful language you may have addressed to me in the heat of your passion. I am fully alive to the misery I have brought upon you ; and am deeply, profoundly grieved that all my efforts to ward off this calamity have failed as yet. But let me call to your recollection the fact that it is not playing the part of a generous man to taunt an innocent friend (for I am innocent in intention) with the wilful ruin of your prospects. I repeat again, emphatically, what your generosity should not allow me to repeat ; namely, that no effort of mine shall be wanting to restore to you, in a few weeks, any loss you may sustain now on my behalf. Letters to the "Poste restante" will reach me in Paris. Fare you well ; I will not trust myself to remain with you."

And, without waiting for a reply, Macfum disappeared precipitately, leaving Pursey to send a curse after, at his pleasure.

Pursey resolved to return to England at all hazards, and throw himself into the arms of

Mr. Caddyson. At worst, he could but begin the world again. His furniture would realize something; and he might return to his old furnished lodgings, a more wary, if not a wiser, man. He could scarcely believe, even now, that he had been fascinated by an ingenious scoundrel, and had, as the saying goes, been "done." He was still inclined to look upon the author of his ruin as an unfortunate gentleman whom he was bound to pity, and whose name he should exonerate from all blame in the matter. In this state of doubt he returned home. His mind was made up for the worst. Nothing now should beat him back. He would face the worst, and let the law do its utmost. But he had not calculated what was the worst the law could do with a debtor. He had calculated without Mr. Moss—he had reckoned without costs.

His wife was glad enough to see him once more at home, a happiness in which old Solomon by no means participated, particularly when he was informed by Pursey that, if he did not behave

himself while he was there, he would, in spite of his years, give him the soundest thrashing he had ever received. This hint was not thrown away upon the old man. It amused Solomon, however, to watch the confident air of security with which Pursey trod his parlour carpet. It was a delectable study to that man with a heart of lead to note the unconcern with which the unsophisticated Pursey went on his daily business. He was treading upon gunpowder, and seemed to think it was velvet. A few days and the storm broke. Pursey's household gods were scattered, and he was arrested. Said he in all simplicity to the officer :—

“You have my goods, which are worth more than the amount. What do you want? What claim, then, have you upon me?”

“You are mistaken, sir,” replied the most gaudily-dressed of the vindicators of the law, “they didn't fetch a farthin' more than eighty-four; and there's Mr. Solomon's costs, to say nothing of a few detainers. There's a balance, look.”

Pursey glanced. "Villany! The poor debtor indeed. The law punishes him by doubling his debt. A man may manage to pay his debts, but his back breaks under the costs."

"Daresay, sir; but the law ain't answerable for the weakness of gents. Because a gentleman doesn't know nothing about furniture and the law, his fellows ain't compelled to share his ignorance. You see it's all right," added the fellow, producing the document that gave him the power to consign Pursey to the tender mercies of the governor of Whitecross Street. "If you can arrange it, better come to Cursitor Street; you'll be snug and comfortable there."

Hereupon Mrs. Pursey burst into an uncontrollable flood of tears, and clung to her husband, vowing that they should not be separated. The officer smiled, and assured the lady people were quite at home in Cursitor Street.

"No more you needn't. You can get snug quarters close by; can't they, Jim?"

"O' course they can, provided they've got the

necessary needful," answered the second functionary.

"Now, mum, it's all nonsense crying in that manner. We'll take care of him, depend upon it. He shan't be run over or lost in a crowd."

This bit of humour delighted the officer's man.

"Silence, fellow ! Confine yourself to the strict fulfilment of your duty." Pursey's fist was clenched.

"Well, then, that is to see you safely lodged ; you know where. So come along."

Pursey drew his wife aside, whispered some words of comfort to her, and then unfolded himself from the arms that bound him to her, and followed his captors.

Having undergone the usual formalities, Pursey was at length lodged in Whitecross Street, with no very definite idea as to the probable length of his compulsory sojourn there. He had declined the expensive hospitality of Cursitor Street. Having had a long interview with Mr. Caddyson, who assured him that he should soon be set free,

and written a letter to the office taking a further "holiday," he began to look about him with some composure. His fellow-prisoners were not a very congenial set, and he avoided them as much as possible ; but some of them insisted upon being friendly and talkative. One gentleman in particular took upon himself the duty of bidding the new prisoner welcome. This shabby person was called "captain," of course. He had a carefully prepared military appearance. Well, the captain was perhaps a scamp, a rogue, a beastly debauchee ; but he was the life and soul of his fellow-prisoners, and deserved some consideration on this score. He had the most wonderful flow of humour ; talked with indifference of his release ; and, when once he was set free, exclaimed in a parting speech to his fellow-prisoners, "Never mind ; no fond regrets, no moist eyes. I shall soon be among you again." This jovial captain, perceiving with his practised eye that Pursey was a new-comer, and was viewing the inside of a prison for the first time, accosted him. "Glad to meet you under such extremely favour-



WELCOME TO WHITECROSS STREET.

"Glad to meet you under such extremely favourable auspices," said the Captain. "Do you intend to make a long stay?"

"I hope not," replied the hero of this story.

able auspices. Do you intend to make a long stay?"

"I hope not."

"Complimentary, truly. Gentlemen," continued the captain, raising his voice so that all persons at hand might hear him; "gentlemen, here is a visitor who declares that he has come on a flying visit, and that he *hopes* soon to tear himself from us. He appears to be a jolly fellow, however, and we must humour him as a novice; for I feel convinced that he will remain to be worthy of the honour which the sheriff has this day conferred upon him—an honour which must be doubly gratifying to him, since I feel assured it was unsolicited."

This speech was received by the company with considerable applause; and Pursey, half-bewildered, yet somewhat annoyed at the liberty that had been taken with him, bowed his acknowledgment. The place was so utterly strange to him, that he was fearful of committing some blunder that would make him ridiculous in the eyes of his fellow-prisoners; and taking the captain's conduct

to be the custom of the prison, he resolved to make the best of it.

The limits of this history do not permit me to give the reader a narrative of Pursey's sojourn in Whitecross Street. Sufficient is it for the moral which the reader is expected to gather from this history, that Pursey remained in confinement about four months ; and that during that time he had leisure to ponder over the means by which he had brought himself there, and to declare that he hoped irretrievable beggary might come to him and his if he ever signed his name again upon a bill stamp. While in prison he also learnt that Macfum *had* cashed the last bill, and that when he met him at Boulogne he was making his way to Paris with the money he had obtained on it. The discovery that the celebrated port was from the cellars of Mr. Moss, completely dispelled any doubt that yet remained in Pursey's mind ; and when he next corresponded with Mr. Caddyson he had no hesitation in writing Mr. Julius Macfum down a scoundrel.

CHAPTER XIV.

A FRESH START.

“Women hate a debt, as men a gift.”

BROWNING.

MR. CADDYSON devoted his best energies to the advantageous settlement of Henry Pursey's affairs. It was found necessary that the young man should take the “benefit of the Act;” for he was mixed up with men who would not listen to reason, nor to justice; and who looked only to an opportunity of screwing out of their creditor the utmost farthing due to them. It was a great concession on the part of the chiefs of Henry Pursey's office that he was allowed a certain time to get rid of his liabilities, and present himself a new and a

free man, for the discharge of his official duties. He was relieved of the companionship of his two pretentious and reckless fellow-clerks, Messrs. Conway and Whittlesea ; for one had run away to join Mr. Macfum in Paris, while the other had thrown up his post, and had taken to the turf. The Commissioner compelled Henry Pursey to put aside fifty pounds a year for the benefit of his creditors. His liabilities were diminished somewhat by this fortunate fact ; that some of the money which his rapacious bill-discounting creditors demanded they could not legally claim. A very woeful and heavy time Henry Pursey had of it when he came to the daily struggle, the absence of many comforts, and the shabby, skeleton of a home to which he had doomed his wife. Nearly all her little household gods had been sacrificed, and the small salvage from the wreck could only serve to remind her continually of the many feminine valuables she had lost, some of which she had known, she said, "as long as she could remember anything." It was Henry's daily torture to see

her so meek, and satisfied, and forgiving; for he said to himself, "This is the good creature I have wronged, and brought out of a comfortable home into this squalid lodging. I have destroyed the woman's world—the home. I have blotted out the little landmarks of her life, and she sits before me, with the child upon her knees, and looks up into my face as kindly as ever, and has not a word to say against me!"

It was well that Henry Pursey should feel the smart, and cower under his disgrace. He had been a selfish young reprobate. He had indulged his paltry, snobbish vanity, and forgotten his wife and his own child, in order to air himself in the society of those whom he deemed to be his betters. Many people who may read this little history written upon a bill-stamp, and who will cry shame on Pursey, commit his fault in a milder shape many days in the course of their lives. They scheme and contrive, in order to scramble for a brief time into society they are pleased to consider better than their own. Mrs. Common Council-

man scrambles after Mrs. Alderman. Sir Knight, who was dubbed by good-natured King William when he presented a certain city petition, and who has to do with tallow (but in a large way, mind you) is courted and fawned upon like a Scott, a Grenville, or a Temple. The best plate is brought out when he is asked to dinner by Petteyfolk and Mrs. Petteyfolk. They screw and squeeze, and possibly get a little behind the world, to entertain Sir Knight, of "the Moulds." What is called better society is not one whit less snobbish. Bear in mind the scrambles there are among military ladies, how Mrs. Captain Hep strives to outdo Mrs. Captain Bee, and the colonel's wife is envied when she dines with the general.

Just consider that long flight of shallow, not overclean steps which lead from the bottom of society to the summit of it. You can just catch the crown jewels on the top step, shimmering in the light. What battles are fighting every day upon every one of these shallow stones! How petty are the quarrels, how mean is the order of battle, how

contemptible is the skirmishing ; but how fierce is the contest, when it is hand to hand ! The king of Dahomey has his Amazons, and they are doughty women ; but I back the female army British society has, to defend it at every point. It is the superb Amazons who guard every step of the mighty flight before us. They give no quarter, while they make a step forward ; and they manœuvre so skilfully that they are able to give a kick behind at the same time. They are not particular as to the arms they use. At the bottom of the steps, which are strewn with rags and straw, and broken jugs and pipes, Amazon Biddy smites her sister with a pewter pot, and makes good her footing on the first step ; while in the rosy air at the far-off height by the imperial jewels, an Amazon all gold and lace, defeats the fragile Amazon in her rear, with a tap from her fan. What fighting is there on the step between her grace with her fan, and Biddy with her pewter pot ! Here the silver teapot is brandished defiantly against Britannia metal. Six quarterings

give no quarter to two. And how the gold flies about ! One stout, vulgar, purple old gentleman goes steadily up past the Britannia metal, and the real silver, and the burnished ; treading upon toes, and receiving low curtseys in acknowledgment of his awkwardness. Up he stalks, and as an arrow past the red hand, then rests his ponderous elbow on a helmet for a moment, and so on ; upward, till he touches the golden strawberry leaves, and finds that they are his, and he desires them. In his rear, from much below the half-way point of the flight, the steps are covered with shining money ; and all the hosts of warriors, male and female, have grounded arms, and are scrambling after it. Presently there is a loud cry, and the burly, podgy, vulgarian SCRIP is seen rolling in the dust, down the flight which he lately ascended. The people who bowed as he rose kick him as he falls. I mark our foolish young friend Pursey somewhere in the scramble, midway up on the steps. But what a sorry, bandy, thin-armed soldier he is ! He is bonneted, and he disappears, and

turns up somewhere lower than he was when he started. Nobody notices him whimpering in a corner, with his craven elbow up to protect him against any sly blow that may be dealt upon him. Bless me ! The fight is too hot for that. A passing kick on the shins he may get, for the Reddishs, his relatives, are pushing beyond him. At any rate, *les dames* Reddish will flaunt their feathers in little Mrs. Pursey's face, and mayhap pinch the baby as they pass upward ; for see how mean are the devices which appear at every step ! Here by the base of the flight, the footpad grips his stick, and is preparing to break the skull of the man beyond him. Farther up the burglar lies under respectability's four-poster, and has made up his mind to have the sleeper's gold and silver. Beyond, high up the steps, there are moving in the best society the forger, the defaulter, it may be, the undiscovered poisoner !

“ My word ! ” cries a poor devil, shivering in the dirt and mud of the lower steps ; “ but those same criminals have made their way far up the flight.

What if I try? All the people up there know about them is, that they've plenty of money; and so they are welcome. And see how all of my degree are whimpering, and shouting, and doing all manner of evil, and dirty, and shabby things, to storm their way upward with golden shot. From time to time one is thrown over and pitched violently in his splendid clothes to the scum at the bottom of the flight. But there are those who hold their ground, and even they who are ultimately thrown over, have had their days of greatness when they looked down superbly on us and the mass below us."

Philosophers, and preachers, and poets stand upon every step of the flight, calling aloud that all is vanity, that the rich man may not enter the kingdom of heaven, that this craving for gold is the main root of evil among us; that the learned pate is ducked, alas, to the golden fool; that this gold it is which makes "the wappened widow wed again;" and the panting combatants wipe the foam from their lips, and the sweat from their limbs,

and listen. But the words die, and their last echo has ploughed the air, and with a wild shout they are at the strife again. He decks himself in the robes of Cræsus, who should wear serge and sandals. He sits a blood-mare, who should be content with the top of the omnibus. All up the flight, successful at every point, is the great Veneer regiment. It has a most gallant, costly, outward seeming; it includes populous companies of Amazons, as well as rank and file of male soldiers. But a scratch lays bare the baser parts of each. The silken standard that ashefls in the sun, has a base cotton back. The sword that glitters in the rays is no Toledo blade. It is polished rottenness. The golden goblets they lift to their lips; let a kitten scratch them and they shall show the lead under the gold. Nay, they touch not the lips, but only the paint upon them. The Veneers beat out their silver and coat it with the yellow metal, that it may all pass for so much solid gold; and then with a seeming shower of sovereigns, they sweep up step after

step victoriously. Amid these great and imposing arrays of the mighty regiment of Veneer, beside the great masters of Seeming, and the great professors of Humbug, and the doughty generalissimos in the service of Untruth, where could shabby, defeated Henry Pursey, our hero, hope to be? We shall not now see him, I fear, far up the steps. But there is a broad open space somewnere half-way up, that has quiet, shady avenues and green fields, and is dotted with fair and modest dwellings; where rosy, happy, bright-eyed people dwell; and where there is ample space, I am told on the best authority, for hundreds who will seek it by simple, and honest, and open means—the broad and cheerful lands of Content.

The people who dwell here are a bright and healthy race, and stroll now and then to the great flight of steps which I have been surveying with the reader; and look with positive pity at the scramble, and wonder what the fevered wretches can mean who are chafing, and plunging, and fighting even to make one inch more towards the splendour that is up far beyond.

I say, will Henry Pursey, working manfully and keeping his head erect, and loving wife and children, make this cheery table-land of Content at last? Let us at any rate hope so. In the intensity of his present suffering, in the trials he is now imposing on his wife and little one, and which it is his painful duty to witness hourly, is his best, his brightest hope. It is the education that will strengthen him ; and, for friends, albeit they are humble, they are coming about him with a will.

Some time elapsed before Mr. Caddyson was able to show Henry Pursey's mother that it was her bounden duty to forgive the errors of her child. She said that he had not only brought disgrace upon his own name, but, which was much worse, upon that of her family. The Purseys were used to this sort of thing, but she begged to say that the Reddishes were not.

“My dear madam, it is most unfortunate, I grant, in all respects ; but, you see, it was inevit-

able. It was the only way out of the young man's difficulties."

"The audacious villain that he was to try and touch what he was to receive after I was dead and gone."

"It was, indeed, very wrong, ma'am," said Caddyson. "But it is past—it is settled; everything will be paid by degrees, and if anything should happen to Henry meantime, the assurance I have made him effect on his life, will more than cover everything. He is punished enough, ma'am. He will have to pay for months of folly by years of hard work, and *I* may add, hard living. As I have told him, for every pound he has raised he has paid four. This is buying experience at a dear rate."

"There, now, Mr. Caddyson, it's no use your talking to me about assurances and interest, and all those lawyers' phrases, for I know just as much when you've finished as before you began. Wasn't Henry warned? Didn't he promise me that he would take an example by his father, who, I am

surprised to say, is doing wonders, according to his own account, in America. He went into it all with his eyes open, he did, Mr. Caddyson. People may talk to me till they're blue, and they wont persuade me to the contrary. I'm only a woman, I know; but all the members of my family, as long as they can remember, were always somehow in the right; and I know I'm in the right, when I say that Henry's conduct is unpardonable, and that he ought to be well horsewhipped for it."

"My dear lady," Mr. Caddyson expostulated, smiling, "you must remember that Mr. Henry Pursey is a man with a wife and family now, and not a boy to be birched."

Mrs. Abraham Pursey drew herself up with great dignity, and replied—

"I am perfectly aware of that, Mr. Caddyson, and therefore say the more shame on him. An unnatural boy! to try to touch his mother's bit of money. And I'm very sorry for your daughter, Mr. Caddyson, that she should have thrown herself away upon such a young man; leaving a com-

fortable house like yours where two servants are kept, to be reduced to a two-pair back —, for they're nothing better, Mr. Caddyson, and all because my lord must put on fine clothes, and try to push himself amongst fine people, or people he thought were fine, but turned out to be a set of graceless young rogues. I confess my blood boils again when I think of it."

"Now, pray look here, Mrs. Pursey," said Mr. Caddyson, nervously, "I quite understand the indignation you feel ; but your son and my daughter are very young people we must remember, and we must not judge harshly."

"I am sure, Mr. Caddyson," Mrs. Pursey interrupted, "your daughter must be an angel on earth to have borne it all as she has."

"I assure you she is nothing of the kind," Mr. Caddyson answered. "She is a good, domestic English girl, like hundreds that, I hope, are to be found still in the country ; and she is quite ready, in fact has made her mind up, to forget the past, and love your son as she did when they were married. She is quite reconciled to all the little discomforts

of their altered position, and I should be very much ashamed of her if she were not. I am quite prepared to do my part towards making them as comfortable as I can ; and I think, my dear Mrs. Pursey, that although you still feel very angry, you will do yours. They are both, remember, only children. All your love and hopes are centred in the boy, and ours in the girl. There is little, indeed, we can leave behind us for our part, when it shall please God to call us to our rest. But there will be a little something"—and here poor Mr. Caddyson's voice trembled—"and—and—in short, they may be very happy and very prosperous yet, if we will put our arms about them now ; and if you will kiss the penitent boy, and say, 'I forgive you, and God's speed to you, and God's strength to you also, as you turn from all the dirt and disgrace and moral debasement of debt, and step with a contented and grateful heart into the road towards independence.'"

Mrs. Pursey was overcome by this appeal to her, and answered—

"Let him come to his mother, and say that for

the future he will be a dutiful child and an honest man."

The kindness of old Mr. Caddyson worked all the magic he had foretold, and more. And it was some years after Mrs. Abraham Pursey had been placed in the very ornate vault of the Reddishes, that an old weather-beaten, yellow-skinned gentleman knocked at the door—for he had a knocker of his own again by this time—of Henry Pursey. It was Abraham Pursey, returned to die among his kindred. He had brought back with him much more than enough to last him to his grave. He had come back, he said, with some money for the little bees at home ; and he solemnly adjured Henry to store it with care, and resolutely and solemnly to warn his children by the story of both their lives.

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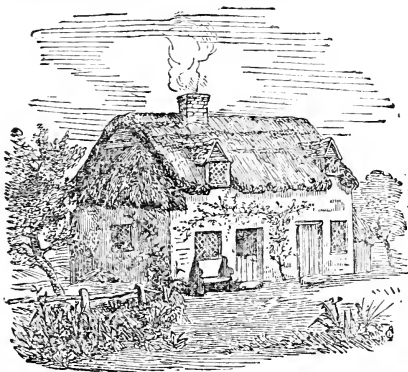
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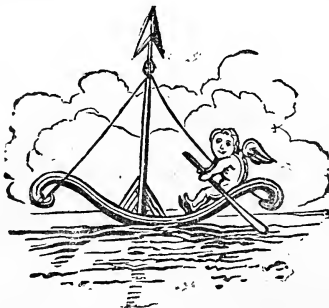
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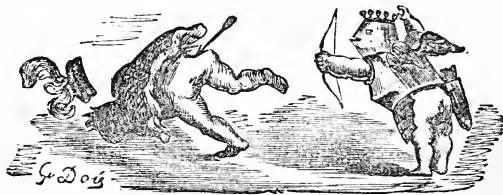
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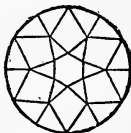
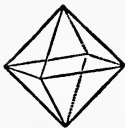
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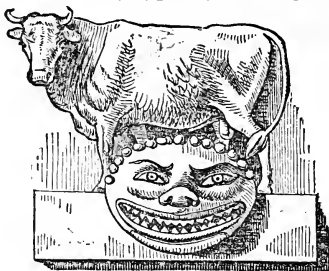
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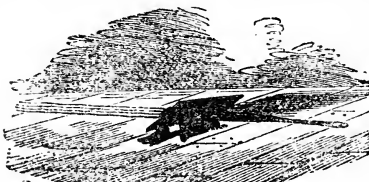
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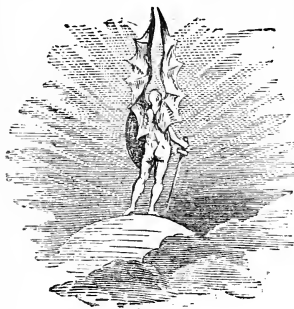
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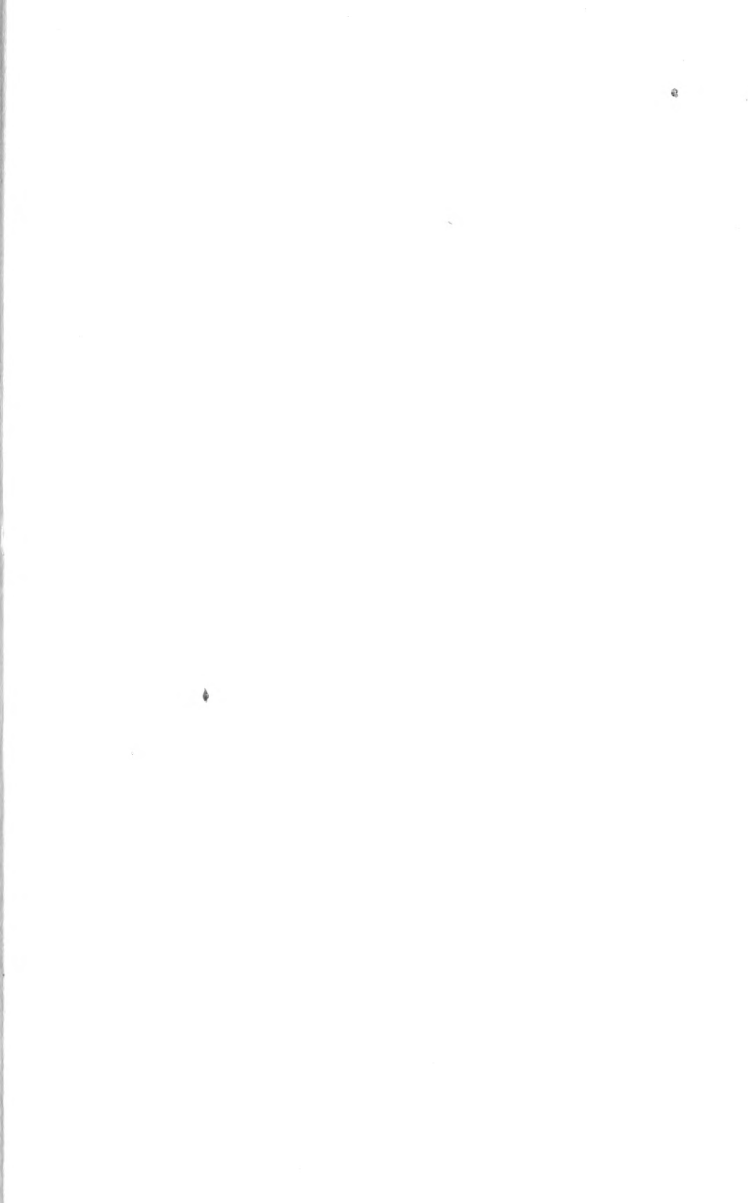
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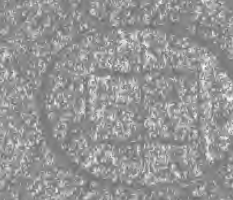
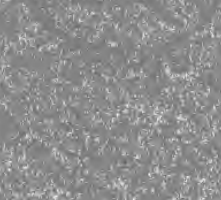
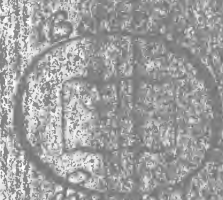
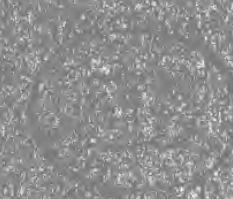
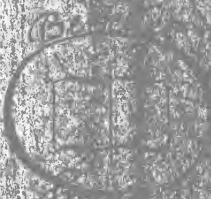
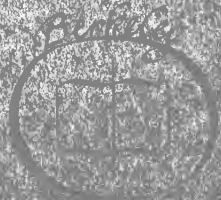
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